

# CROXTETH GEMS COMMUNITY ASSOCIATION

England & Wales · Charity number 1071179

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** 03551273

**Registered** 1998-08-25

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Croxteth Gems Centre  
Armill Road  
Liverpool  
L11 4TR

**Phone** 01515472664

**Email** [michelle@gemscentre.org.uk](mailto:michelle@gemscentre.org.uk)

## Activities

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**Objects:** TO PROMOTE THE BENEFITS OF THE INHABITANTS OF THE CROXTETH GEMS COMMUNITY ASSOCIATION'S AREA OF BENEFIT AND ITS IMMEDIATE ENVIRONS WITHOUT DISTINCTION OF AGE, SEX, RACE, POLITICAL, RELIGIOUS OR OTHER OPINIONS, BY ASSOCIATING THE STATUTORY AUTHORITIES, VOLUNTARY AGENCIES, INSTITUTIONS, BUSINESSES AND INHABITANTS IN A COMMON EFFORT TO ADVANCE EDUCATION AND PROVIDE FACILITIES IN THE INTEREST OF SOCIAL WELFARE FOR HEALTH, RECREATION AND LEISURE-TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THE SAID INHABITANTS OF THE AREA OF BENEFIT AND TO PROMOTE ALL OR ANY OBJECTS FOR THE BENEFIT OF THE COMMUNITY WHICH NOW OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE

**Activities:** We are a Community Centre based in the heart of a deprived area of Liverpool. We provide many activities includeing After School Club & Youth Club. We have a soft play and sensory room and provide office space for NHs and Liverpool Youth Service. We also rent out space to other organisations.

## Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, Disability, Arts/culture/heritage/science, Amateur Sport, Economic/community Development/employment
- **Who:** Children/young People, People With Disabilities, The General Public/mankind

## Geography

- **Area of benefit:** AREA BOUNDED BY EAST LANCASHIRE ROAD, LOWERHOUSE LANE, DWERRYHOUSE LANE, OAK LANE TO CITY BOUNDARY IN LIVERPOOL 11
- Liverpool City

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£217,196	£252,203	-	-
2024-03-31	£224,375	£236,837	-	-
2023-03-31	£135,337	£231,732	-	-
2022-03-31	£137,081	£194,837	-	-
2021-03-31	£335,010	£162,380	-	-

## Trustees

Name	Role	Appointed
MERVYN JOHN PARRY	Chair	
Barry Mclean		2024-07-05
KAREN ELIZABETH CAMPBELL		
PAULA WIENCKE		
Paula McGuinness		2024-07-05

**CROXTETH GEMS COMMUNITY ASSOCIATION**

England & Wales - Charity number 1071179

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# Accounts

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# **CROXTETH GEMS COMMUNITY ASSOCIATION**

**(A COMPANY LIMITED BY GUARANTEE)**

**REGISTERED COMPANY NUMBER: 3551273 (England and Wales)**

**REGISTERED CHARITY NUMBER: 1071179**

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025**

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
CHARITY & COMPANY INFORMATION**

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**Charity Name**

Croxteth Gems Community Association (Limited by Guarantee)

**Registered Company Number**

3551273 (England and Wales)

**Registered Charity Number**

1071179

**Registered Office**

Armill Road  
Croxteth  
Liverpool  
L11 4JR

**Business Address**

Armill Road  
Croxteth  
Liverpool  
L11 4JR

**Trustees/Directors**

Mr J Parry  
Ms P Wiencke  
Ms K Campbell  
Mrs S Patterson (Resigned 1<sup>st</sup> June 2025)

**Company Secretary**

Mrs M Ellison

**Bankers**

National Westminster Bank Plc.  
Longmoor Lane  
Liverpool  
L9 0EG

**Independent Examiner**

Counting for Communities Ltd  
16 Holmwood Drive  
Liverpool  
L37 1PQ

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
TRUSTEES' ANNUAL REPORT  
For the year ended 31 March 2025**

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The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and the 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)'.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The organisation which is a registered charity limited by guarantee was incorporated on 23 April 1998. The governing document is the company's memorandum and articles of association. Every member of the charity undertakes to contribute such amount as required (not exceeding £10) if the charity should be wound up.

### **Appointment of Management Committee**

At the Annual General Meeting one-third of the trustees are subject to retirement by rotation or, if their number is not three or a multiple of three, the number nearest to one third shall retire from office, but, if there is only one trustee who is subject to retirement by rotation, he shall retire.

### **Induction and training of new trustees**

Trustees are appointed on the basis of their ability to bring to the Board a range of skills to assist in the governance and development of the Charity. Before appointment they are guided by the project co-ordinator through a comprehensive induction procedure designed to give them a complete understanding of the aims and aspirations of the Charity. In addition, Charity Commission literature is given to all trustees on an on-going basis in order to assist them to understand their legal responsibilities.

### **Organisational Structure**

Croxteth Gems has a Management Committee who meets at least four times per year and is responsible for the strategic direction and policy of the charity. The secretary also sits on the Committee but has no voting rights.

### **Risk identification and management**

The trustees have conducted a review of the major risks to which the charitable company is exposed and, where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

External risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities. Funding strands have become more competitive and reduced in availability. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, volunteers, service users and visitors to the premises. Standards are monitored both internally and externally to ensure consistent quality of delivery for all operational aspects of the charity.

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These procedures are periodically reviewed to ensure that they continue to meet the needs of the charitable company.

**Public Benefit**

When planning and programming activities for the local residents of Croxteth, the trustees of Croxteth Gems are mindful of the Charity Commissions guidelines on Public Benefit.

**OBJECTIVES AND ACTIVITIES**

The principle aims and objectives of the charity are:

- To promote the benefits to the inhabitants of the Croxteth Gems Community Associations area of benefit and its immediate environment without distinction of age, sex, race, political, religious or other opinions, by associating the Statutory Authorities, voluntary agencies, institutions, business and inhabitants in a common effort to advance education and provide facilities in the interest of social welfare for health, recreation and leisure time occupation with the object of improving conditions of life for the area of benefit and to promote all or any objects for the benefit of the communities which now or hereafter may be deemed by law to be charitable.
- Croxteth Gems serves the local community with an emphasis on children and young people. The main activities are: Youth Club, Junior Club, KINDA and Sensory Room.

**ACHIEVEMENT AND PERFORMANCE**

**Review of Activities and Income generation**

Croxteth Gems Community Association is a vital, frontline charity that has been serving families since 1969 and has seen the area suffer with high levels of deprivation. However, these past few months, with so much pressure on families with the increase in cost of living, we are already witnessing higher levels of need & help.

**What does our organisation do?**

We are still offering sessions 5 days per week, our sessions run as follows:

Monday – Junior Club & Senior Club

Tuesday – Stay & Play, Junior Club & Senior Club

Wednesday – Junior Club & Senior Club

Thursday – Stay & Play, Junior Club & Senior Club

Friday – Bingo, Junior Club & Senior Club

In addition to this we now work in partnership with Aerial gymnastics Community, through funding from Cobalt and we now take children from our Junior Club sessions over to the Sports centre every Monday evening during term time. Junior Club seen many different activities including boxing, painting and question & answer workshops giving the children a chance to choose what they would like to see at Gems.

We also have Emma's Roadshow a dance school based at Gems, and they run their sessions every Monday evening. We have seen some of our children & YP access this and really thrive from it.

Our Stay & Play sessions are thriving, we run every Tuesday & Thursday term time. We have reached 265 individual children with 709 attendances from Sept 24 – Dec 25. During these sessions we offer arts and craft activities, snacks and link with the children's Centre who have attended and offered support to parents and children.

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We ran an October half term play scheme for children ages 5-12 years old, there was no funding from MPAC towards this play scheme, but our consortium funding from Cobalt & Local councillors allowed us to run 2 days and follow with Mischief Night activity and Halloween Party.

We ran our annual trip to Splash world in Southport as a consortium with Family Matters & Sports Alive. Croxteth Gems brought 43 children & Young People, the aim of this project is to keep all children & young people off the streets to reduce anti-social behaviour, there were no reported incident in our area.

Our Halloween Party was a complete success 198 people from 0 – 80 years old attended giving local people a safe place to bring their children to enjoy a fun themed night. We really went all out this year decorating the building and having some spooky guests throughout the night. Food and refreshments were free of charge and disco and party games.

In October we also celebrated world mental health day, we ran a session giving children & young people the chance to talk and express their feelings.

We also ran a makeup course for local people to attend for free, this was well attended, and all participants received a certificate.

### **Any risks to the organisation**

As a charity and voluntary organisation, there are several potential risks associated with receiving and managing grants. As an organisation we feel our biggest risk factor is funding. Risk factors include:

- Restricted funding - some grants are “restricted,” meaning the funds can only be used for certain purposes. If these funds aren't managed properly or if there's a change in priorities, it can lead to inefficiencies or a lack of flexibility.
- Relying too heavily on grants for your operational budget can create instability if funding is reduced or discontinued. Grant funding is often competitive, and there's no guarantee it will continue year after year.
- We rely on volunteers to manage projects funded by grants; one risk is that we lose volunteers which could in turn affect the operation of the projects.

### **Partnership working including with neighbourhood managers**

We have built strong working relationships with our Neighbourhood Manager and during the monitoring period he helped us with energy support for local tenants who are in debt with Gas & Electricity, UKSPF funding for outdoor projects which was successful and was match funded with CIF (LCVS) and the Hemby Trust Funding to develop our outdoor space into a safe stimulating environment for all service users. We have also done lots of partnership work across Neighbourhoods.

We have continued our partnership working with Cobalt housing who give funding towards our Youth & Play pot. This funding allows us to offer high quality provision during school holidays, mischief night & Halloween specifically. This allows us to continue to work together as a consortium in Croxteth with the additional support from our local councillor.

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We have decided in Croxteth to continue to work together with the groups we were working in partnership with as a consortium. We work closely with Family Matters & Sports Alive and continue to meet regularly.

We also work in partnership with our local councillors, who have both contributed with small grants from LMF. We now have a defibrillator on site for use in the event of someone having a cardiac arrest, this is for use of the community if/when needed.

Cobalt housing also pays for our annual subscription to FareShare allowing us to receive food waste on a weekly basis and help local families with food packages weekly. Food from FareShare also contributes to the meals we cook during school holidays.

We have recently been able to form links with the local PCSO's who we had not had much contact with for some time; they have attended Gems and had some chats with the children & Young people to aim to break down barriers.

We also work with AUARTISTIC an arts company CIC who now deliver sessions during both our Junior & Senior sessions every week, Creative art offers a wide range of benefits that contribute to personal growth, emotional well-being, and cognitive development.

We now have a detached team working in Croxteth this is through Alt Valley, their sessions are Mondays & Wednesdays 5-8pm and we are working closely with them to build relationships with young people.

We have strong partnership working with local primary schools Croxteth Primary & St Swithin's and this has been an incredibly effective way to create positive, supportive relationships between children & our community.

We work with our local Secondary schools who help promote the youth club by allowing flyers, posters, or digital advertisements to be shared with students. We have visits planned to meet with YP.

We again ran our 12 days of Christmas project, this was in partnership with a local businessman who funded hampers, KIND who supplied hampers, come together Christmas & DK youth football & the NSPCC who donated toys and pyjamas. We delivered hampers to 45 families in the Croxteth area and worked with the Children's Centre who sent referrals of those families most in need.

We are also home to CLAW who are an Extreme Wrestlers group. They rent space in our building providing some income and give us support and tickets to events for children & YP who attend Gems.

**Beneficiaries' testimony about the impact of the organisation on their lives**

**YP age 13** – "I wasn't sure about coming to the Youth Club at first because I was so shy and didn't think I would like it, but from the moment I started coming, everyone was so nice and welcoming. I joined the dance club that's at Gems every Monday, and that's helped me build my confidence. I've also made new friends, and we all support each other. The Youth Club helped me meet new friends and has been a positive experience, and I'm excited to keep coming back!"

**Parent Dad of 3 under 5** - "I cannot put into words how much the support I received from the Gems has meant to me and my family. A few months ago, we attended the Christmas Party with our 3 children, at this point we were struggling to make ends meet, and I was constantly worried about where our next meal would come from, with the added pressure of Christmas on top of us too. The staff were just amazing, they not only provided us with food for our family, but they gave us some toys and pyjamas for our children for Christmas.

The food packages then became more frequent, and I phoned up to arrange to collect food on a weekly basis, this was no trouble, and they were more than just meals; they were a lifeline. They allowed me to focus on other aspects of our lives, like my job search, without constantly worrying about where to get enough to eat. Every time I received food from your Gems, it was a moment of relief.

Thanks to your help, I've been able to get back on my feet, and now, I'm looking forward to providing a better future for my family. Your kindness has made an incredible difference in our lives. Thank you for being there when we needed it most."

**Man aged 61** - "I've always felt a bit isolated, especially after losing my wife a few months ago. But since I heard about the Bingo and started participating in the session at Croxteth Gems it's been a game-changer. Not only do I get to enjoy a fun activity, but it has also given me a chance to meet new people and build connections.

Before, I was stuck at home most days, feeling disconnected from the world. The bingo has become something I look forward to every week. It's more than just a game – it's a social event where I can laugh, chat, and share experiences with others."

### **Your work towards expanding provision for 13+ young people and the youth services strategy (only organisations receiving youth funding)**

As an organisation we aim to try and expand provision for 13+ young people and shaping a comprehensive youth service and the strategy is crucial for supporting young people in their growth and development during a pivotal stage of life.

We are based in the heart of an area of high deprivation in Croxteth and we understand that there is a diverse user group who will want access our services.

We have focused on building stronger relationships with the local secondary schools and increasing numbers of YP who attend.

We have focused on key areas:

- Mental Health & Wellbeing – yoga, meditation & encouraging talking and communication.
- Education & Development – helping YP access further education, additional courses, work experience & volunteering.
- Youth leadership – we have 2 Young Inspectors who are helping with the recommendations for change across the city.
- Social & Peer support – we have created quite spaces for YP to chat and socialise with each other in the centre, allowing them to build friendships and reduce isolation.

We have recruited more YP volunteers who now work during our playschemes, they are interviewed and recruited as we would employees. This gives YP the chance to be in a working environment giving them skills and opportunities to take into life.

**How many beneficiaries you have worked with, broken down into the following groups:**

**Children and young people aged 13-19 - 60**

**Adults aged 20 and above – 120**

Attached are details showing a snapshot of individuals who have used our building during a one-week period.

#### **April**

From the end of March to mid-April we ran an Easter playscheme. Dane & Dram sessions, football, arts and craft were some of the many activities on offer. The children and young people took part in 2 trips to Farmer Teds and Gulliver's World Warrington. All the children attending received free Easter eggs through donations we received from CCS skip hire, the Wirral Easter egg run and a few local donations. All children who attend Playscheme receive breakfast and lunch and can meet needs through the food waste we receive from Greggs Bakery, Nando's, Stonedale and Fareshare. The cost of the Fareshare Affiliation is being met by Cobalt Housing. We also nominated 12 families for Easter Hampers from KIND and delivered them on Good Friday. We also had a Hate Crime workshop through partnership with Cobalt and a design a poster competition, Lola was the winner and won a £30 voucher. During Senior Club sessions we had a workshop on building relationships with the Police and the young people received information on their rights during stop and search. We have since brought in 2 further workshops on Gun and knife crime and earlier this month we had a presentation from Mandy Jamieson from Dannys Place. Mandy is the Mum of a young man who was murdered through knife crime. The presentation was powerful, and the young people asked lots of questions about what happened to those responsible for the murder. We have a follow up session in Senior Club (16th May) from Leaders unlocked to look at Gun and Knife Crime. We hosted a Youth Inspector Road Show for Targeted Services for young people. They have been around the city recruiting young people and want to train them to become young inspectors, going around the different centres in the city and making recommendations for change. We have 7 young people who have signed up for the training at the end of this month.

#### **May/June**

This month we partnered with Aerial gymnastics Community, through funding from Cobalt and we now take children from our Junior Club sessions over to the Sports centre every Monday evening during term time. Junior Club seen many different activities including boxing, painting and question & answer workshops giving the children a chance to choose what they would like to see at Gems. This month we ran sessions in line with Mental Health week and movement, giving children space to move their bodies and clear their minds, these activities ran in both Junior & Senior Club sessions. We also done some reading sessions giving children & young people the chance to talk about emotions and feelings. Senior Club had the follow up session from Young Leaders on crime in the community, this was facilitated by one of our own Young People through leaders unlocked and was a very informative session. End of May we ran our half term Playscheme which ran from 28th May – 31st May. Breakfast and Lunch was provided and again we were able to meet need through the food waste we receive from Greggs Bakery, Nando's, Stonedale and Fareshare. Funding from Eat to meet also helps with additional food costs. The cost of the Fareshare Affiliation is being met by Cobalt Housing. lots of different activities like sport, arts and craft & cookery. We also had a visit from the VR bust where children used VR headsets and were transported to different places the children really enjoyed these sessions. In June our Junior & Senior Club sessions continued with Junior Club still accessing Gymnastics sessions and Senior Club starting a Walk & Talk group, where Young People and staff walked to Croxteth Park.

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For the year ended 31 March 2025**

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**July/August**

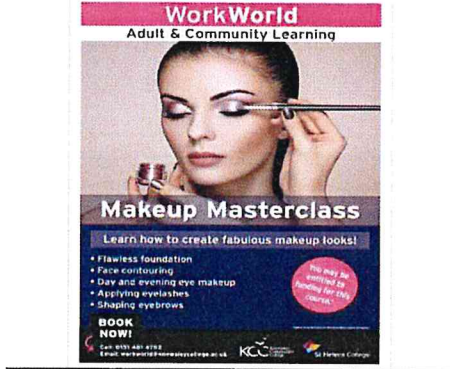
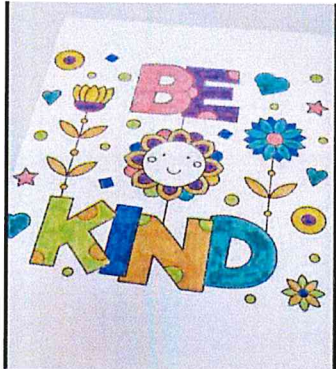
This month Junior Club and Senior Club continued. With only a few weeks left before the summer holidays we started planning for Summer with the children & young people taking the lead. From July we had to use a booking system for the 6 weeks summer playscheme, this is a requirement of HAF. We will take part in training on the booking system, and this was implemented for Gems to receive HAF funding. We envisaged a few problems. And after received training, we let families know and supported them to complete the bookings, this system is 85% for children in receipt of free school meals, we were able to accept children who are not on free school meals from the area but that is at our discretion and we also have the support from other funding like Cobalt & LNF to support these additional children. We also recruited and interviewed Young People who had shown an interest in becoming Young People Volunteers, we finally took on 4 Young People who volunteered during the summer playscheme. They were given an induction and worked alongside paid staff. The end of July we heard the news of the horrific incident that happened in Southport, so close to home and with children attending a dance class. We stood together to show our support to all families and tried to show a united display of peace and solidarity in remembrance. We had a very busy August with Summer Playscheme, this included day trips for 5 weeks over the holiday to Haigh Park, Rice Lane City Farm – through Mpac, Chester Zoo and the Crocky Trail. We also had the interactive floor from Mpac and children loved taking part in these sessions. Many activities like fun in the sun, bracelet making, mannequin challenge, cookery, outdoor game, soft play & arts and craft were on offer for the children 5-12 years old during the Summer. We did see a lower number of children attending immediately after the Southport incident which we feel we should mention, this is understandable and was evident city wide. Senior Club session continued to run every evening in July/August with Young People aged 12+.

**September – Gymnastics & Computers & pool**



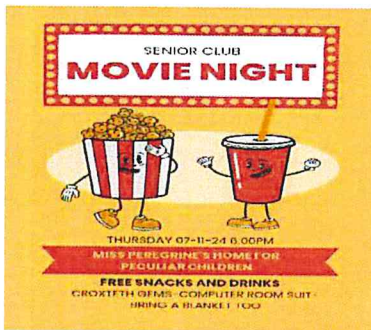
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**October – Mental health, Make Up course, Splash World & Halloween Party**





**November – Movie Nights, Christmas Crafts, Art & Garden Project**



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Please Join Us...  
**CROXTETH GEMS BINGO**  
Including a full Christmas buffet for all bingo players, a fantastic top male vocalist taking you through the years of the mowtown hits!!  
COMPLIMENTARY TEA & COFFEE  
BINGO SALES START FROM AS LITTLE AS £1.50  
Friday 6th December  
DOORS OPEN 11:30AM  
EYES DOWN 12:30PM  
ARMILL ROAD, CROXTETH, L11 4TR

December – hampers, toys, panto, movie night, donations & arts.





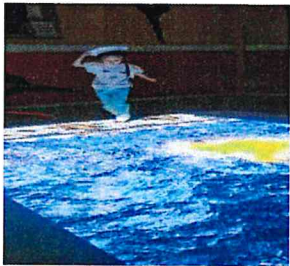
**January** – January was a quiet month after the Christmas break, we got the Junior Club & Senior Club back up and running. We had staff training in Food Hygiene too. Junior Club we had some karaoke sessions



**February** – The first week was Children's Mental Health Week, so we focused on health & wellbeing. We ran a February half term Playscheme, there was no funding available for this through LCVS so with the money from Cobalt and additional funding from Local Councillor Colette Goulding we ran a 4-day playscheme we had 40 individual children/young people attend.. This ended with a trip to the local cinema to see Mufasa and a treat at McDonalds. Children & Young people took part in many activities, cookery, arts & craft. We also had the interactive floor from MPAC. Sarah & Jess from Dopamine rooms done a session on racism where children learned about different cultures, skin & beliefs. We also had our computer room updated for FREE from DAM international. We also had a visit from Environmental health to rate our kitchen we received a 5 rating.

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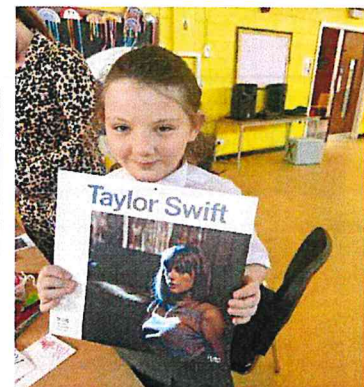
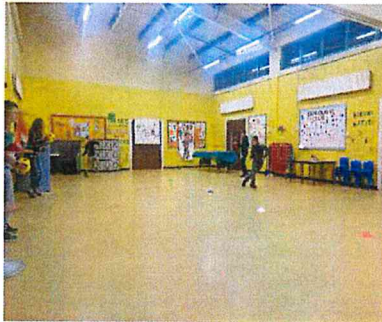


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**March –**

We celebrated Pancake Day for longer than usual... pancakes every day for a week! Children were encouraged to take part in physical activities, before using computers or sitting down for arts & crafts. We now aim to provide food during every session at Gems for the children & Yung People. We have made links with the PCSOs, and Andy kindly donated 10 tickets to an Everton game for children & their parents. The families had the best day. We were kindly donated 2025 calendars from KIND for children to take home.



We update our social media daily too.

### **Challenges**

The challenge we had this year was navigating the new eequ registration system we had to use for our HAF playscheme. We had to help parents with registering online as not everyone is confident online and some have no access to it. We also had issues with parents booking up the whole of the summer sessions making us fully booked then not turning up every day. This system was only open for children on benefit related free meals and some parents thought this meant their child could not attend. We had to explain to parents that we had spaces for them they just had to register in a different way.

The other issue was trying to make parents and children & staff & volunteers feel safe and secure after the incident in Southport. As an organisation we took advice on how to up security, and re visited our risk assessments. Gems has support from Croner who helped with this, but we did have a feeling of uneasiness and worry across the board. We are looking to get funding to increase security and have reassured children and parents as much as possible.

## **FINANCIAL REVIEW**

### **Reserves Policy**

The trustees regularly review the organisation's reserves and have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("free reserves") held by the charity should be between 3 and 6 months of the resources expended. At this level they would be able to continue the current activities of the charity in the event of a significant drop in funding. At present the free reserves do not reach this target level and the trustees are considering ways in which additional unrestricted funds can be raised.

### **Plans for Future Periods**

We continue to work closely with LCVS and MPAC, who regularly signpost us to new funding opportunities as they arise.

While our fundraising efforts are ongoing, we are becoming increasingly aware of how quickly a three-year grant comes to an end — especially at a time when the demand for funding is higher than ever. Rising energy costs and the overall increase in the cost of living are placing additional strain on our organisation, and we remain deeply concerned about what the future holds.

We've also observed a noticeable shift in the funding landscape, with many funders becoming far more specific in their priorities. This has created a significant gap in support for grassroots organisations like ours.

Looking ahead, we know the next 12 months will involve intensive work on funding applications and a renewed focus on diversifying our income streams. We remain incredibly grateful for the continued support from all our funders, whose contributions make our work possible.

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**STATEMENT OF TRUSTEES RESPONSIBILITIES**

Company law requires the Directors to prepare financial statements for each financial period that give a true and fair view of the state of affairs of the company and of its income and expenditure for that period. In preparing those financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue as a going concern;
- state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements.

The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

By Order of the Board

  
.....

Mrs M Ellison Secretary

Date: 25-9-2025.....

**INDEPENDENT EXAMINATION TO THE MEMBERS OF CROXTETH GEMS  
COMMUNITY ASSOCIATION (Limited by Guarantee)**

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I report on the accounts for the year ended 31 March 2025 set out on pages 20 to 30.

**Respective responsibilities of trustees and examiner**

The charity's trustees, who are also the directors of the company for the purpose of company law, are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
  - a. to keep accounting records in accordance with section 130 of the 2011 Act and
  - b. to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 26/9/25

Name: Anne Leonard BA, FMAAT  
Counting For Communities Ltd  
16 Holmwood Drive  
Liverpool, L37 1PQ

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**  
**For the year ended 31 March 2025**

		2025	2025	2025	2025	2024
		Unrestricted	Restricted	Designated	Total	Total
		funds	funds	Restricted	funds	funds
		£	£	funds	£	£
	Note					
<b>INCOMING RESOURCES</b>						
<b>Incoming &amp; endowments from:</b>						
Donations and legacies	2	799	-	-	<b>799</b>	904
Charitable activities	3	19,050	190,075	-	<b>209,125</b>	214,686
Other charitable activities	4	7,272	-	-	<b>7,272</b>	8,785
Investments	5	-	-	-	-	-
<b>Total income</b>		<b>27,121</b>	<b>190,075</b>	<b>-</b>	<b>217,196</b>	<b>224,375</b>
<b>RESOURCES EXPENDED</b>						
<b>Expenditure on:</b>						
Raising funds	6	-	-	-	-	-
Charitable activities	7	75,060	160,708	16,435	<b>252,203</b>	256,837
<b>Total resources expended</b>	8	<b>75,060</b>	<b>160,708</b>	<b>16,435</b>	<b>252,203</b>	<b>256,837</b>
<b>Net income / (expenditure) for the year before transfers</b>		<b>(47,939)</b>	<b>29,367</b>	<b>(16,435)</b>	<b>(35,007)</b>	<b>(32,462)</b>
Gross transfers between funds		-	-	-	-	-
<b>Net income/(expenditure) for the year</b>		<b>(47,939)</b>	<b>29,367</b>	<b>(16,435)</b>	<b>(35,007)</b>	<b>(32,462)</b>
<b>RECONCILIATION OF FUNDS</b>						
Total funds brought forward		89,237	6,681	400,351	<b>496,269</b>	528,731
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>41,298</b>	<b>36,048</b>	<b>383,916</b>	<b>461,262</b>	<b>496,269</b>

There are no recognised gains or losses other than the net movement in funds for the above two financial years. All incoming resources and resources expended derive from continuing activities.

The notes form part of these financial statements

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**BALANCE SHEET**  
**At 31 March 2025**

**Registration Number: 3551273**

		2025	2025	2025	2025	2024
		Unrestricted funds	Restricted funds	Designated Restricted funds	Total funds	Total funds
	Note	£	£	£	£	£
<b>FIXED ASSETS</b>						
Tangible assets	11	9,507	-	383,916	<b>393,423</b>	411,541
<b>CURRENT ASSETS</b>						
Debtors	12	-	-	-	-	-
Cash at bank and in hand	13	35,791	36,048	-	<b>71,839</b>	88,967
		<u>35,791</u>	<u>36,048</u>	<u>-</u>	<u><b>71,839</b></u>	<u>88,967</u>
<b>CREDITORS</b>						
Amounts falling due within one year	14	(4,000)	-	-	<b>(4,000)</b>	(4,239)
<b>NET CURRENT ASSETS</b>		<u>31,791</u>	<u>36,048</u>	<u>-</u>	<u><b>67,839</b></u>	<u>84,728</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>41,298</u>	<u>36,048</u>	<u>383,916</u>	<u><b>461,262</b></u>	<u>496,269</u>
<b>FUNDS</b>						
	15					
Unrestricted funds		41,298	-	-	<b>41,298</b>	89,237
Restricted funds		-	36,048	-	<b>36,048</b>	6,681
Designated		-	-	383,916	<b>383,916</b>	400,351
<b>TOTAL FUNDS</b>		<u>41,298</u>	<u>36,048</u>	<u>383,916</u>	<u><b>461,262</b></u>	<u>496,269</u>

For the year ending 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

**Directors' responsibilities**

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006
- The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

Date ..... 25-9-2025 .....

Mr J Parry .....  .....

The notes form part of these financial statements

## **1. ACCOUNTING POLICIES**

### **Accounting convention**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared under the historical cost convention, the Companies Act 2006, the Charities Act 2011 and 'Accounting and Reporting by Charities: Statement of Recommended Practice for Charities' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). The charity has taken advantage of the disclosure exemption in preparing these financial statements, as permitted by FRS 102, the requirements of Section 7 Statement of Cash Flows.

The accounts are prepared in sterling, which is the functional currency of the charity and monetary amounts in these financial statements are rounded to the nearest £.

### **Going Concern**

At the time of approving the accounts, the trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

### **Income**

#### **Incoming recognition**

All incoming resources are included on the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy

#### **Incoming Resources with Related Expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA

#### **Grants and Donations**

Grants and donations are only included in the SoFA when the Charity has unconditional entitlement to the resource.

#### **Contractual Income and Performance Related Grants**

This is only included in the SoFA once the related goods or services have been delivered.

#### **Volunteer Help**

The value of any voluntary help received is not included in the accounts.

#### **Investment Income**

This is included in the accounts when receivable.

### **Expenditure and Liabilities**

#### **Liability Recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2025**

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**Governance Costs**

These include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Grants and Performance Conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specific service or output.

**Grants payable without Performance Conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

**Fixed assets for use by the Charity**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life. The following rates and methods are used:

Freehold land and buildings	- 2% on cost
Long leasehold land and buildings	- Amortised over a maximum of 50 years
Motor vehicles	- 25% reducing balance
Fixtures and fittings	- 15% reducing balance

All equipment, fixtures and fittings with an original cost of less than £1,000, are written off in the year in which the expenditure was incurred on the basis that due to the nature of the company's activities, there is no expectation that the cost of the assets will be recovered in the way of future revenues.

**Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

**Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**Taxation**

The charity is exempt from corporation tax on its charitable activities and is not registered for VAT. As a registered charity the company benefits from rates relief.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2025**

Note	INCOMING RESOURCES	2025	2025	2025	2025	2024
		Unrestricted	Restricted	Designated	Total	Total
<b>2</b>	<b>Donations &amp; legacies</b>	£	£	£	£	£
	Donations	799	-	-	799	904
		<u>799</u>	<u>-</u>	<u>-</u>	<u>799</u>	<u>904</u>

3	Charitable activities	2025	2025	2025	2025	2024
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Cobalt/Symphony	3,100	7,200	-	10,300	4,450
	Community Cashback	-	-	-	-	-
	Community Fund	-	-	-	-	9,076
	Euro Grant	-	-	-	-	2,000
	HAF	-	18,199	-	18,199	23,069
	Garfield Western	-	20,000	-	20,000	-
	Liverpool City Council	15,950	28,313	-	44,263	42,126
	Lottery - Coming Together	-	82,483	-	82,483	75,483
	LCVS	-	2,580	-	2,580	-
	MPAC	-	-	-	-	6,000
	Other	-	2,500	-	2,500	5,692
	Police & Crime	-	-	-	-	20,790
	Tudor Trust	-	28,800	-	28,800	26,000
		<u>19,050</u>	<u>190,075</u>	<u>-</u>	<u>209,125</u>	<u>214,686</u>

4	Other trading activities	2025	2025	2025	2025	2024
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Youth Club	-	-	-	-	837
	Other	7,272	-	-	7,272	7,948
		<u>7,272</u>	<u>-</u>	<u>-</u>	<u>7,272</u>	<u>8,785</u>

5	Investments	2025	2025	2025	2025	2024
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Bank interest receivable	-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2025**

Note	2025	2025	2025	2025	2024
	Unrestricted	Restricted	Designated	Total	Total
	£	£	£	£	£
<b>6 RESOURCES EXPENDED</b>					
<b>Raising funds</b>					
Other	-	-	-	-	-
	-	-	-	-	-
	2025	2025	2025	2025	2024
	Unrestricted	Restricted	Designated	Total	Total
	£	£	£	£	£
<b>7 Charitable activities</b>					
Activities	19,407	10,978	-	<b>30,385</b>	36,196
Bank Charges	237	-	-	<b>237</b>	261
Office Running Costs	2,850	-	-	<b>2,850</b>	904
IT costs	3,429	-	-	<b>3,429</b>	1,777
Depreciation	1,683	-	16,435	<b>18,118</b>	17,226
Equipment	-	-	-	-	-
Insurance	2,882	-	-	<b>2,882</b>	2,827
Management Charge	(48,847)	48,847	-	-	-
Professional Fees	11,720	-	-	<b>11,720</b>	3,780
Repairs & Maintenance	9,756	9,634	-	<b>19,390</b>	21,346
Salaries	45,023	85,814	-	<b>130,837</b>	127,261
Telephone	1,309	-	-	<b>1,309</b>	1,248
Travel	1,313	2,000	-	<b>3,313</b>	5,731
Utilities	20,196	-	-	<b>20,196</b>	28,538
Volunteers	920	3,435	-	<b>4,355</b>	4,785
Governance	1,600	-	-	<b>1,600</b>	1,500
Other costs	1,582	-	-	<b>1,582</b>	3,457
	<b>75,060</b>	<b>160,708</b>	<b>16,435</b>	<b>252,203</b>	<b>256,837</b>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
For the year ended 31 March 2025

Note	Direct Charitable Expenditure	Support & Governance Costs
<b>8 Analysis of expenditure</b>	£	£
Total expenditure in 2025	<b>174,381</b>	<b>77,822</b>
Total expenditure in 2024	190,682	<b>66,155</b>
<b>Analysed as follows:</b>	<b>2025</b>	2024
<b>Direct Charitable Expenditure</b>	£	£
Activities	<b>30,385</b>	36,196
Depreciation	<b>18,118</b>	17,226
Equipment	-	-
Salaries	<b>98,014</b>	98,206
Travel	<b>3,313</b>	5,731
Volunteers	<b>4,355</b>	4,785
Utilities	<b>20,196</b>	28,538
	<u><b>174,381</b></u>	<u>190,682</u>
<b>Support &amp; Governance Costs</b>		
Bank Charges	<b>237</b>	261
Office Running Costs	<b>2,850</b>	904
IT costs	<b>3,429</b>	1,777
Insurance	<b>2,882</b>	2,827
Professional Fees	<b>11,720</b>	3,780
Repairs & Maintenance	<b>19,390</b>	21,346
Salaries	<b>32,823</b>	29,055
Telephone	<b>1,309</b>	1,248
Governance - see below	<b>1,600</b>	1,500
Other costs	<b>1,582</b>	3,457
	<u><b>77,822</b></u>	<u>66,155</u>
<b>Fees for examination of the accounts</b>	<b>2025</b>	2024
<b>Included in Governance costs</b>	£	£
Independent examiner's fees	<b>1,600</b>	1,500

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2025**

Note	2025	2024
<b>9 Staff Costs and Employees</b>	<b>£</b>	<b>£</b>
Wages and salaries	126,389	124,222
Social security costs	4,448	2,682
Pension	-	357
	<u>130,837</u>	<u>127,261</u>

No employee earned £60,000 or more during the year

The average number of employees during the year was :

	2025	2024
Charitable activities	6	6
Administration	1	1
	<u>7</u>	<u>7</u>

	2025	2024
<b>10 Net Incoming / (Outgoing) Resources</b>	<b>£</b>	<b>£</b>
Net Resources are stated after charging :		
Payroll costs	130,837	127,261
Depreciation	18,118	17,226
Independent Examination fee	1,500	1,500
	<u>150,455</u>	<u>145,987</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2025**

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**Note**

**11 Fixed Assets**

	Land and Buildings £	Fixtures & Fittings £	Total £
<b>Cost</b>			
At 1 April 2024	788,990	122,790	<b>911,780</b>
Disposals	-	-	-
Additions	-	-	-
At 31 March 2025	<u>788,990</u>	<u>122,790</u>	<u><b>911,780</b></u>
 <b>Depreciation</b>			
At 1 April 2024	393,010	107,229	<b>500,239</b>
On Disposals	-	-	-
Charge for year	<u>15,780</u>	<u>2,338</u>	<u><b>18,118</b></u>
At 31 March 2025	<u>408,790</u>	<u>109,567</u>	<u><b>518,357</b></u>
 <b>Net Book Value</b>			
<b>At 31 March 2025</b>	<b>380,200</b>	<b>13,223</b>	<b>393,423</b>
At 31 March 2024	395,980	15,561	411,541

The freehold land and buildings is the Ruby Youth Centre at Armill Rd, Liverpool L11. The Trustees believe that its value is not materially different to its carrying value as shown above.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2025**

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Note	2025	2024
<b>12 Debtors</b>	<b>£</b>	<b>£</b>
Debtors	-	-
Prepayments	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
	<b>2025</b>	<b>2024</b>
<b>13 Cash at bank and in hand</b>	<b>£</b>	<b>£</b>
Current Account	71,839	88,856
Petty Cash	-	111
	<u>71,839</u>	<u>88,967</u>
	<u>71,839</u>	<u>88,967</u>
	<b>2025</b>	<b>2024</b>
<b>14 Creditors : amounts falling due within one year</b>	<b>£</b>	<b>£</b>
Trade creditors	-	-
HM Revenue & Customs	2,048	1,737
Accruals	1,952	2,502
	<u>4,000</u>	<u>4,239</u>
	<u>4,000</u>	<u>4,239</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2025**

Note	Balance at			Transfers	Balance at
15 Movement in Funds	31 March	Incoming	Resources	In / (Out)	31 March
	2024	Resources	Expended	£	2025
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	89,237	27,121	(75,060)	-	41,298
<b>Restricted Funds</b>					
Cobalt	-	7,200	(7,200)	-	-
Garfield Western	-	20,000	(6,667)	-	13,333
HAF	1,464	18,199	(16,163)	-	3,500
LCVS	-	2,580	(2,580)	-	-
Liverpool City Council	2,700	28,313	(28,754)	-	2,259
Lottery - Coming Together	2,517	82,483	(72,098)	-	12,902
Tudor Trust	-	28,800	(24,746)	-	4,054
Other	-	2,500	(2,500)	-	-
	6,681	190,075	(160,708)	-	36,048
<b>Designated Funds</b>					
Ruby Project	395,980	-	(15,780)	-	380,200
Multi-Use Games Area	4,371	-	(655)	-	3,716
	400,351	-	(16,435)	-	383,916
<b>Total Funds</b>	<b>496,269</b>	<b>217,196</b>	<b>(252,203)</b>	<b>-</b>	<b>461,262</b>

**16 Trustees' Expenses**

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024

**17 Capital Commitments**

The company had no capital commitments at 31 March 2025 (2024: None) either contracted for or authorised by the directors but not contracted for.

**CROXTETH GEMS COMMUNITY ASSOCIATION**

England & Wales - Charity number 1071179

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# Accounts

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# **CROXTETH GEMS COMMUNITY ASSOCIATION**

**(A COMPANY LIMITED BY GUARANTEE)**

**REGISTERED COMPANY NUMBER: 3551273 (England and Wales)**

**REGISTERED CHARITY NUMBER: 1071179**

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024**

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

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**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
CHARITY & COMPANY INFORMATION**

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**Charity Name**

Croxteth Gems Community Association (Limited by Guarantee)

**Registered Company Number**

3551273 (England and Wales)

**Registered Charity Number**

1071179

**Registered Office**

Armill Road  
Croxteth  
Liverpool  
L11 4JR

**Business Address**

Armill Road  
Croxteth  
Liverpool  
L11 4JR

**Trustees/Directors**

Mr J Parry  
Ms P Wiencke  
Ms K Campbell  
Mrs S Patterson

**Company Secretary**

Mrs M Ellison

**Bankers**

National Westminster Bank Plc.  
Longmoor Lane  
Liverpool  
L9 0EG

**Independent Examiner**

Counting for Communities Ltd  
16 Holmwood Drive  
Liverpool  
L37 1PQ

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
TRUSTEES' ANNUAL REPORT  
For the year ended 31 March 2024**

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The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and the 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)'.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The organisation which is a registered charity limited by guarantee was incorporated on 23 April 1998. The governing document is the company's memorandum and articles of association. Every member of the charity undertakes to contribute such amount as required (not exceeding £10) if the charity should be wound up.

### **Appointment of Management Committee**

At the Annual General Meeting one-third of the trustees are subject to retirement by rotation or, if their number is not three or a multiple of three, the number nearest to one third shall retire from office, but, if there is only one trustee who is subject to retirement by rotation, he shall retire.

### **Induction and training of new trustees**

Trustees are appointed on the basis of their ability to bring to the Board a range of skills to assist in the governance and development of the Charity. Before appointment they are guided by the project co-ordinator through a comprehensive induction procedure designed to give them a complete understanding of the aims and aspirations of the Charity. In addition, Charity Commission literature is given to all trustees on an on-going basis in order to assist them to understand their legal responsibilities.

### **Organisational Structure**

Croxteth Gems has a Management Committee who meets at least four times per year and is responsible for the strategic direction and policy of the charity. The secretary also sits on the Committee but has no voting rights.

### **Risk identification and management**

The trustees have conducted a review of the major risks to which the charitable company is exposed and, where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

External risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities. Funding strands have become more competitive and reduced in availability. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, volunteers, service users and visitors to the premises. Standards are monitored both internally and externally to ensure consistent quality of delivery for all operational aspects of the charity.

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These procedures are periodically reviewed to ensure that they continue to meet the needs of the charitable company.

**Public Benefit**

When planning and programming activities for the local residents of Croxteth, the trustees of Croxteth Gems are mindful of the Charity Commissions guidelines on Public Benefit.

**OBJECTIVES AND ACTIVITIES**

The principle aims and objectives of the charity are:

- To promote the benefits to the inhabitants of the Croxteth Gems Community Associations area of benefit and its immediate environment without distinction of age, sex, race, political, religious or other opinions, by associating the Statutory Authorities, voluntary agencies, institutions, business and inhabitants in a common effort to advance education and provide facilities in the interest of social welfare for health, recreation and leisure time occupation with the object of improving conditions of life for the area of benefit and to promote all or any objects for the benefit of the communities which now or hereafter may be deemed by law to be charitable.
- Croxteth Gems serves the local community with an emphasis on children and young people. The main activities are: Youth Club, Junior Club, KINDA and Sensory Room.

**ACHIEVEMENT AND PERFORMANCE**

**Review of Activities and Income generation**

We always try to be constantly evolving by listening to our service users and aware of issues that are affecting them, for example cost of living crisis, we are still offering sessions 5 days per week and the sessions are as follows;

Monday – Junior Club & Senior Club  
Tuesday – Stay & Play, Junior Club & Senior Club  
Wednesday – Lunch Club, Junior Club & Senior Club  
Thursday – Stay & Play, Junior Club & Senior Club  
Friday – Bingo, Junior Club & Senior Club

**Stay & Play Sessions** are well attended, and we still run 2 sessions per week due to demand, we found that there was a lack of activities locally for children under 5 to attend with their parents that didn't have a price tag like nurse or day care. Children can take part in play activities whilst their parents/carers can socialise and have a cup of tea/coffee in a safe warm environment.

**Lunch Club Sessions** are well attended, and they give the local community a chance to come and have a two-course lunch in a warm place, meeting up with friends and making new friends. This has been developed because of the huge impact the cost-of-living crisis has had on our local community, giving people a space to enjoy themselves without worrying about costs.

**Bingo Session** are popular and again give the community a place to come and socialise and engage with others whilst having fun and helps to raise a small amount of money which goes back into Gems.

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**Playschemes** are still a must for our area to give children a place to come during school holiday where they are safe, warm and can take part in many different activities and go on day trips. This gives families who are on low-income piece of mind to know their child/children are getting breakfast and lunch (healthy and home cooked)

### **Playschemes**

We continue to run playschemes for children aged 5-12 years during all school holidays. We provide breakfast and lunch for all children who attend. Most of this funding comes through Eat to meet/HAF the main criteria for this is for children who are on income related free school meals, working in Croxteth we know the majority of our users are in receipt of this, but we now have to ask the question on our registration forms to make sure we are hitting targets set by the DfE. We also received funding from Cobalt housing & LNF to allow us to support children and families not in receipt of this, but we know working parents are struggling due to the cost of living.

- 80 individual children attended Playschemes over the 23-24 period

We continue to be the lead in the Croxteth consortium and work together with Family Matters & Together Stronger we are based in Croxteth.

Together over the 23-24 period we supported:

- 1,042 children & young people within the Croxteth ward.

We had a trip to Splash world in Southport for private hire to take local children & young people out of the area to reduce levels of ASB and mischief:

- 250 children, young people and families attended

We again had a Halloween Party for local children & families with many different spooky activities, DJ and food:

- 120 children, young people and their families attended

### **Funding**

It was decided by Liverpool Youth Service that they were not recruiting for part time youth workers, and this would have meant that Croxteth Gems would now be paid directly to pay one part time youth worker, this was an easy transition.

### **Community Cashback**

The Connecting Communities developed the capacity of our community to work together through a range of projects that we have planned and helped to deliver. We done this by getting local people more invested in taking ownership of The Gems and a key local organisation we helped build skills but more importantly created stronger local networks and familiar points of support. For example, we encouraged those at risk of isolation to get involved through increasing word of mouth so that people feel more connected and safer within their community. This approach to working with local families helped to inform our responses to the development of new activities to prevent issues from arising e.g. new youth programmes designed, developed and delivered by young people themselves to provide early interventions.

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Key outcomes included:

- 200 local adult residents reporting feeling safer as a result of engagement in/accessing Gems activities, services and support
- 180 children accessing regular social and recreational activities that leading to reports of improved wellbeing, positive personal development and social connections
- 170 young people accessing regular social and recreational activities that leading to reports of improved wellbeing, positive personal development and social connections
- 20 Volunteer Community Leads develop new skills as leads on activities developed and run

Outputs included:

- 450 children and young people engaged through targeted activities at key times of the year (e.g. Mischief Night)
- 250 children and young people engaged through playschemes during holiday periods
- 150 local people who access community activities and events currently

This project ended in February 2024, as it was delayed due to covid, this was a successful project, and has allowed us to implement and maintain these levels of involvement.

### **Reaching Communities**

In February 2023 we found out that our Reaching Communities Fund application was successful. This will fund our Co-ordinator & 3 Playworkers for the next 3 years.

This project began on 1<sup>st</sup> May 2023 and we have been focusing upon formulating options for involvement and activities that we provide. This will include identifying roles/responsibilities, promotional work, engaging local people, and training opportunities where relevant to increased skills, so that residents take ownership and lead on projects. With more people invested in what we do, our profile will increase, generating more support and more sustainability.

Activities will include consolidating existing work such as Junior Club, Senior Club and Playschemes. This includes delivery during holiday periods as a provider within the Holiday Activities and Food programme (HAF) which provides support with engagement activities and ensures children and young people who are in receipt of free school meals are also fed during these times. Also, activities for the local community such as Stay and Play, Luncheon Clubs, Keep Fit sessions, and bingo.

### **Euro Grant – Eurovision**

This Grant was from a fund released by Liverpool City Council as we hosted the Eurovision song contest on behalf of the Ukraine. The funders stated that “We received close to 300 applications, with nearly £500,000 requested. Your application stood out and we’re excited to be able to support it” Our project included a large-scale display flag of the countries involved, a drama workshop and a performance for parents, and we asked local Ukrainian families to help with the food allowing our children, young people and families to taste food. This project was a huge success.

- 80 children and young people took part in a drama workshop and performed
- 30 parents visited the Gems to witness the performance and taste food cooked

- 4 local people from Ukraine cooked food which represented Ukraine for all to taste.

### **High Sheriff Visit**

We had received funding from the High Sheriff grant to fund yoga and mediation sessions at Gems giving particular relevance to those who have autism or ADHD, the sessions will taught children the ABCs of yoga to develop the mind, body and soul, using a unique, colourful recipe of yoga postures designed to holistically support the child in their development and beyond, this was again for both Junior Club & Senior Club sessions.

- 112 children & Young people took part in these sessions over a 12-month period.

In May 2023 we had a visit from the High Sheriff at the time Ruth Hussey, she came to see a yoga session and to visit Gems, she was really impressed with our work and sent a lovely letter.

### **Million Hours Fund**

We had successful application to the Million Hour Fund

### **Food**

As an organisation working in an area of high deprivation and with the cost-of-living crisis we have continued our affiliation to Fareshare, we receive a delivery every week of food waste from supermarkets allowing us to feed children who attend or support families who come in at crisis point looking for food to get through.

We are now also affiliate to Food Diverse, this includes having an app, where we weekly receive food waste from Nandos.

We also receive food waste from Greggs every day of the week which we again give out to local families and children & young people who attend Gems.

### **Hemby Trust**

We were successful with an application to HEMBY in December 2022 but would only be paid once I could confirm match funding had been raised, this has been worked on and applications to CIF and UKSPF funding to match. This will allow us to re design our back garden space allowing for children, young people and local people to come together in a green space where they are safe.

### **Christmas**

We once again provided local families with hampers just before Christmas, this project happens every year and we work alongside KIND. We also had a donation from a local businessman, and local football teams donate toys and pyjamas.

- 55 hampers were delivered to local families identifies as in need
- 170 children received toys and pyjamas

### **Impact of services due to heating**

We had a problem with our heating system. This has been an ongoing problem for a few years now, but in November 2023 it finally gave up and we needed to find the money to replace it. Even though we had tried many different funders we put it out as an emergency, and we ended up getting the support from:

Chris Carline – Businessman - £5000

Cobalt Housing - Contractor - £2000

This left a shortfall of **£3769.12**, which we had to take from unreserved funding and due to the time of year and the weather this meant that we had to close the building for 2 weeks. We then supported young people online and families.

### **HR & Health & Safety**

We now have a business called Croner who we pay a monthly fee who are at the end of the phone 24/7 to help with all HR and health & safety needs. This decision was made by the board.

### **Training**

During this year staff have completed several training courses which include:

- Fire Marshall Training - 15 staff from 3 local organisations completed the course.
- Food Hygiene Training – 4 staff completed this training
- Risk assessment Training – Manager
- ASD training – 5 staff members completed this training

## **FINANCIAL REVIEW**

### **Reserves Policy**

The trustees regularly review the organisation's reserves and have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("free reserves") held by the charity should be between 3 and 6 months of the resources expended. At this level they would be able to continue the current activities of the charity in the event of a significant drop in funding. At present the free reserves do not reach this target level and the trustees are considering ways in which additional unrestricted funds can be raised.

### **Plans for Future Periods**

We are working closely with MPAC & LCVS who are always signposting as and when funding opportunities arise.

Fundraising is ongoing as usual, but we are becoming increasingly aware of how quickly a 3-year grant comes to an end and the demand for funding is at a high. This together with increased energy costs and costs of living rises we are constantly worried what the future holds.

We are positive for the next 12 months and thankful for the support from all our funders.

### **YP being involved in decision making**

As an organisation we have always involved children & young people in the decision making within the organisation, but we have ensured that through different projects they have had even more responsibility and input into shaping what we do. They designed programmes of activities as part of our aim within the connecting communities project, which included them delivering sessions to the younger children (junior club) they also implemented the first aid course. We hosted a Youth Inspector Road Show for Targeted Services for young people. They went around the city recruiting young people and wanted to train them to become young inspectors, going around the different centres in the city and making recommendations for change. We have 7 young people who have signed up for the training.

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Children and young people took part in a project called 'Croxteth Speaks'. This took place over the six-week summer holidays of 2023. The children and young people worked with film makers, highlighting the issues they identified in their community. The film showed lack of facilities in their local park, dog fouling, broken play equipment and many other issues. Their film was shown to Ward Councillors, officers from Liverpool City Council and other agencies and each gave a commitment to take one of the problems away and have it addressed by their departments.

We also now have a young person who has become a member of the Merseyside Youth Commission. The Merseyside Youth Commission (MYC) is a peer-led citizen research project on Police, Crime and Prevention, funded by the Merseyside Police Prevention Initiative.

The Merseyside Youth Commission members are a group of 14-25-year-olds, their peer-led research focused on 4 urgent issues that young people in Merseyside are most affected. They created interactive workshops and surveys to engage with others through the 'Big conversation'. The MYC members have gathered the views, opinions and solutions from over 1,400 young people living across Merseyside aged 14-25 years.

The opinions and solutions were presented to Merseyside Chief Constable and other senior members at the 'Big Conversation' event' when they had a chance to hear what young people had to say on the following priorities:

- **GANG & KNIFE CRIME**
- **YOUTH PROTECTION & DOMESTIC VIOLENCE**
- **CRIME PREVENTION & EDUCATION**
- **RELATIONSHIP WITH THE POLICE**

### **Income Generation**

Pre covid we had made plans to develop a community café on Croxteth Hall and Country Park, unfortunately during Covid Liverpool lost its Mayor who was supporting Gems, which meant this project didn't go ahead.

We have started to generate income in other ways mostly through room hire & hire of car parking space.

We now have a wrestling company called TNT wrestlers who hire a room currently at £60 per week £3,120 per year which is up for review in September 2024. They also bring in other opportunities for Children & Young People allowing them to attend wrestling shows in the city centre for free with their families. We are also looking at working together to develop extra activities in Gems.

We hire car parking spaces to a local businessman to park his cars, this generates an income of £3,600 per year.

We have more recently hired out our space to the local boxing club ABC who pay to hire the building for a day at a cost of £500 per day.

We also house Smoke free Liverpool every Wednesday allowing local people to be supported to quit smoking. We don't charge for the use of our building for this service as it is of benefit to the local community.

## **STATEMENT OF TRUSTEES RESPONSIBILITIES**

Company law requires the Directors to prepare financial statements for each financial period that give a true and fair view of the state of affairs of the company and of its income and expenditure for that period. In preparing those financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue as a going concern;
- state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements.

The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

By Order of the Board

*M. Ellison*  
.....

Mrs M Ellison Secretary

Date: *9/7/24*  
.....

**INDEPENDENT EXAMINATION TO THE MEMBERS OF CROXTETH GEMS  
COMMUNITY ASSOCIATION (Limited by Guarantee)**

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I report on the accounts for the year ended 31 March 2024 set out on pages 13 to 23.

**Respective responsibilities of trustees and examiner**

The charity's trustees, who are also the directors of the company for the purpose of company law, are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
  - a. to keep accounting records in accordance with section 130 of the 2011 Act and
  - b. to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 21/7/24

Name: Anne Leonard BA, FMAAT  
Counting For Communities Ltd  
16 Holmwood Drive  
Liverpool, L37 1PQ

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**  
**For the year ended 31 March 2024**

There are no recognised gains or losses other than the net movement in funds for the above two financial years. All incoming resources and resources expended derive from continuing activities.

	2024	2024	2024	2024	2023
	Unrestricted	Restricted	Designated	Total	Total
	funds	funds	Restricted	funds	funds
	£	£	funds	£	£
Note	£	£	£	£	£
<b>INCOMING RESOURCES</b>					
<b>Incoming &amp; endowments from:</b>					
Donations and legacies	2	904	-	904	3,828
Charitable activities	3	43,279	171,407	214,686	127,973
Other charitable activities	4	8,785	-	8,785	3,536
Investments	5	-	-	-	-
<b>Total income</b>		<b>52,968</b>	<b>171,407</b>	<b>224,375</b>	<b>135,337</b>
<b>RESOURCES EXPENDED</b>					
<b>Expenditure on:</b>					
Raising funds	6	-	-	-	-
Charitable activities	7	84,917	155,369	256,837	231,732
<b>Total resources expended</b>	8	<b>84,917</b>	<b>155,369</b>	<b>256,837</b>	<b>231,732</b>
<b>Net income / (expenditure) for the year before transfers</b>		<b>(31,949)</b>	<b>16,038</b>	<b>(32,462)</b>	<b>(96,395)</b>
Gross transfers between funds		27,000	(27,000)	-	-
<b>Net income/(expenditure) for the year</b>		<b>(4,949)</b>	<b>(10,962)</b>	<b>(32,462)</b>	<b>(96,395)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		94,186	17,643	528,731	625,126
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>89,237</b>	<b>6,681</b>	<b>496,269</b>	<b>528,731</b>

The notes form part of these financial statements

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**BALANCE SHEET**  
**At 31 March 2024**

**Registration Number: 3551273**

		2024	2024	2024	2024	2023
	Note	Unrestricted funds £	Restricted funds £	Designated Restricted funds £	Total funds £	Total funds £
<b>FIXED ASSETS</b>						
Tangible assets	11	11,190	-	400,351	<b>411,541</b>	418,923
<b>CURRENT ASSETS</b>						
Debtors	12	-	-	-	-	15,495
Cash at bank and in hand	13	82,286	6,681	-	<b>88,967</b>	102,327
		<u>82,286</u>	<u>6,681</u>	<u>-</u>	<u><b>88,967</b></u>	<u>117,822</u>
<b>CREDITORS</b>						
Amounts falling due within one year	14	(4,239)	-	-	<b>(4,239)</b>	(8,014)
<b>NET CURRENT ASSETS</b>						
		<u>78,047</u>	<u>6,681</u>	<u>-</u>	<u><b>84,728</b></u>	<u>109,808</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>						
		<u>89,237</u>	<u>6,681</u>	<u>400,351</u>	<u><b>496,269</b></u>	<u>528,731</u>
<b>FUNDS</b>						
	15					
Unrestricted funds		89,237	-	-	<b>89,237</b>	94,186
Restricted funds		-	6,681	-	<b>6,681</b>	17,643
Designated		-	-	400,351	<b>400,351</b>	416,902
<b>TOTAL FUNDS</b>		<u>89,237</u>	<u>6,681</u>	<u>400,351</u>	<u><b>496,269</b></u>	<u>528,731</u>

For the year ending 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

**Directors' responsibilities**

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006
- The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

Date 9-7-2024

Mrs S Patterson Sharon Patterson

The notes form part of these financial statements

## **1. ACCOUNTING POLICIES**

### **Accounting convention**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared under the historical cost convention, the Companies Act 2006, the Charities Act 2011 and 'Accounting and Reporting by Charities: Statement of Recommended Practice for Charities' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). The charity has taken advantage of the disclosure exemption in preparing these financial statements, as permitted by FRS 102, the requirements of Section 7 Statement of Cash Flows.

The accounts are prepared in sterling, which is the functional currency of the charity and monetary amounts in these financial statements are rounded to the nearest £.

### **Going Concern**

At the time of approving the accounts, the trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

### **Income**

#### **Incoming recognition**

All incoming resources are included on the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy

#### **Incoming Resources with Related Expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA

#### **Grants and Donations**

Grants and donations are only included in the SoFA when the Charity has unconditional entitlement to the resource.

#### **Contractual Income and Performance Related Grants**

This is only included in the SoFA once the related goods or services have been delivered.

#### **Volunteer Help**

The value of any voluntary help received is not included in the accounts.

#### **Investment Income**

This is included in the accounts when receivable.

### **Expenditure and Liabilities**

#### **Liability Recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2024**

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**Governance Costs**

These include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Grants and Performance Conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specific service or output.

**Grants payable without Performance Conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

**Fixed assets for use by the Charity**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life. The following rates and methods are used:

Freehold land and buildings	- 2% on cost
Long leasehold land and buildings	- Amortised over a maximum of 50 years
Motor vehicles	- 25% reducing balance
Fixtures and fittings	- 15% reducing balance

All equipment, fixtures and fittings with an original cost of less than £1,000, are written off in the year in which the expenditure was incurred on the basis that due to the nature of the company's activities, there is no expectation that the cost of the assets will be recovered in the way of future revenues.

**Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

**Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**Taxation**

The charity is exempt from corporation tax on its charitable activities and is not registered for VAT. As a registered charity the company benefits from rates relief.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2024**

Note	INCOMING RESOURCES	2024	2024	2024	2024	2023
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
<b>2</b>	<b>Donations &amp; legacies</b>					
	Donations	904	-	-	904	3,828
		<u>904</u>	<u>-</u>	<u>-</u>	<u>904</u>	<u>3,828</u>

3	Charitable activities	2024	2024	2024	2024	2023
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Cobalt/Symphony	4,450	-	-	4,450	5,376
	Community Cashback	-	-	-	-	25,790
	Community Fund	-	9,076	-	9,076	20,000
	Euro Grant	-	2,000	-	2,000	-
	HAF	-	23,069	-	23,069	31,000
	High Sheriff	-	-	-	-	2,160
	Liverpool City Council	9,347	32,779	-	42,126	26,767
	Lottery - Coming Together	-	75,483	-	75,483	-
	Mental Health	-	-	-	-	11,980
	MPAC	3,000	3,000	-	6,000	-
	Other	5,692	-	-	5,692	4,900
	Police & Crime	20,790	-	-	20,790	-
	Tudor Trust	-	26,000	-	26,000	-
		<u>43,279</u>	<u>171,407</u>	<u>-</u>	<u>214,686</u>	<u>127,973</u>

4	Other trading activities	2024	2024	2024	2024	2023
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Youth Club	837	-	-	837	650
	Other	7,948	-	-	7,948	2,886
		<u>8,785</u>	<u>-</u>	<u>-</u>	<u>8,785</u>	<u>3,536</u>

5	Investments	2024	2024	2024	2024	2023
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Bank interest receivable	-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>



**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2024**

Note	Direct Charitable Expenditure	Support & Governance Costs	Total
	£	£	£
<b>8 Analysis of expenditure</b>			
Total expenditure in 2024	<b>190,682</b>	<b>66,155</b>	<b>256,837</b>
Total expenditure in 2023	167,154	<b>64,578</b>	231,732
<b>Analysed as follows:</b>	<b>2024</b>	2023	
<b>Direct Charitable Expenditure</b>	£	£	
Activities	<b>36,196</b>	33,936	
Depreciation	<b>17,226</b>	17,049	
Equipment	-	702	
Salaries	<b>98,206</b>	82,187	
Travel	<b>5,731</b>	8,061	
Volunteers	<b>4,785</b>	6,080	
Utilities	<b>28,538</b>	19,139	
	<b>190,682</b>	167,154	
<b>Support &amp; Governance Costs</b>			
Bank Charges	<b>261</b>	245	
Office Running Costs	<b>904</b>	1,185	
Computer	<b>1,777</b>	3,845	
Insurance	<b>2,827</b>	3,112	
Professional Fees	<b>3,780</b>	5,259	
Repairs & Maintenance	<b>21,346</b>	20,385	
Salaries	<b>29,055</b>	27,310	
Telephone	<b>1,248</b>	1,430	
Governance - see below	<b>1,500</b>	1,200	
Other costs	<b>3,457</b>	607	
	<b>66,155</b>	64,578	
<b>Fees for examination of the accounts</b>	<b>2024</b>	2023	
<b>Included in Governance costs</b>	£	£	
Independent examiner's fees	<b>1,500</b>	1,200	

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2024**

Note	2024	2023
<b>9 Staff Costs and Employees</b>	<b>£</b>	<b>£</b>
Wages and salaries	124,222	106,661
Social security costs	2,682	2,683
Pension	357	153
	<u>127,261</u>	<u>109,497</u>

No employee earned £60,000 or more during the year

The average number of employees during the year was :	2024	2023
Charitable activities	6	5
Administration	1	1
	<u>7</u>	<u>6</u>

10 Net Incoming / (Outgoing) Resources	2024	2023
	<b>£</b>	<b>£</b>
Net Resources are stated after charging :		
Payroll costs	127,261	109,497
Depreciation	17,226	17,049
Independent Examination fee	1,500	1,200
	<u>145,987</u>	<u>127,746</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2024**

**Note**

**11 Fixed Assets**

	Land and Buildings £	Fixtures & Fittings £	Total £
<b>Cost</b>			
At 1 April 2023	788,990	112,946	<b>901,936</b>
Disposals	-	-	-
Additions	-	9,844	<b>9,844</b>
At 31 March 2024	<u>788,990</u>	<u>122,790</u>	<u><b>911,780</b></u>
<b>Depreciation</b>			
At 1 April 2023	377,230	105,783	<b>483,013</b>
On Disposals	-	-	-
Charge for year	15,780	1,446	<b>17,226</b>
At 31 March 2024	<u>393,010</u>	<u>107,229</u>	<u><b>500,239</b></u>
<b>Net Book Value</b>			
At 31 March 2024	<b>395,980</b>	<b>15,561</b>	<b>411,541</b>
At 31 March 2023	411,760	7,163	418,923

The freehold land and buildings is the Ruby Youth Centre at Armill Rd, Liverpool L11. The Trustees believe that its value is not materially different to its carrying value as shown above.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2024**

Note	2024	2023
<b>12 Debtors</b>	<b>£</b>	<b>£</b>
Debtors	-	15,495
Prepayments	-	-
	<u>-</u>	<u>15,495</u>
	<b>2024</b>	<b>2023</b>
<b>13 Cash at bank and in hand</b>	<b>£</b>	<b>£</b>
Current Account	88,856	101,902
Petty Cash	111	425
	<u>88,967</u>	<u>102,327</u>
	<b>2024</b>	<b>2023</b>
<b>14 Creditors : amounts falling due within one year</b>	<b>£</b>	<b>£</b>
Trade creditors	-	194
HM Revenue & Customs	1,737	759
Accruals	2,502	7,061
	<u>4,239</u>	<u>8,014</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2024**

Note	Balance at				Balance at
15 Movement in Funds	31 March	Incoming	Resources	Transfers	31 March
	2023	Resources	Expended	In / (Out)	2024
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	94,186	52,968	(84,917)	27,000	<b>89,237</b>
<b>Restricted Funds</b>					
Liverpool City Council	17,643	32,779	(20,722)	(27,000)	<b>2,700</b>
Lottery - Coming Together	-	75,483	(72,966)	-	<b>2,517</b>
Euro Grant	-	2,000	(2,000)	-	-
HAF	-	23,069	(21,605)	-	<b>1,464</b>
Community Fund	-	9,076	(9,076)	-	-
MPAC	-	3,000	(3,000)	-	-
Tudor Trust	-	26,000	(26,000)	-	-
	<u>17,643</u>	<u>171,407</u>	<u>(155,369)</u>	<u>(27,000)</u>	<u>6,681</u>
<b>Designated Funds</b>					
Ruby Project	411,760	-	(15,780)	-	<b>395,980</b>
Multi-Use Games Area	5,142	-	(771)	-	<b>4,371</b>
	<u>416,902</u>	<u>-</u>	<u>(16,551)</u>	<u>-</u>	<u><b>400,351</b></u>
<b>Total Funds</b>	<u><u>528,731</u></u>	<u><u>224,375</u></u>	<u><u>(256,837)</u></u>	<u><u>-</u></u>	<u><u><b>496,269</b></u></u>

**16 Trustees' Expenses**

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023

**17 Capital Commitments**

The company had no capital commitments at 31 March 2024 (2023: None) either contracted for or authorised by the directors but not contracted for.

**CROXTETH GEMS COMMUNITY ASSOCIATION**

England & Wales - Charity number 1071179

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# Accounts

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# **CROXTETH GEMS COMMUNITY ASSOCIATION**

**(A COMPANY LIMITED BY GUARANTEE)**

**REGISTERED COMPANY NUMBER: 3551273 (England and Wales)**

**REGISTERED CHARITY NUMBER: 1071179**

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023**

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023**

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**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
CHARITY & COMPANY INFORMATION**

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**Charity Name**

Croxteth Gems Community Association (Limited by Guarantee)

**Registered Company Number**

3551273 (England and Wales)

**Registered Charity Number**

1071179

**Registered Office**

Armill Road  
Croxteth  
Liverpool  
L11 4JR

**Business Address**

Armill Road  
Croxteth  
Liverpool  
L11 4JR

**Trustees/Directors**

Mr J Parry  
Ms P Wiencke  
Ms K Campbell  
Mrs S Patterson

**Company Secretary**

Mrs M Ellison

**Bankers**

National Westminster Bank Plc.  
Longmoor Lane  
Liverpool  
L9 0EG

**Independent Examiner**

Counting for Communities Ltd  
16 Holmwood Drive  
Liverpool  
L37 1PQ

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
TRUSTEES' ANNUAL REPORT  
For the year ended 31 March 2023**

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The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and the 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)'.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The organisation which is a registered charity limited by guarantee was incorporated on 23 April 1998. The governing document is the company's memorandum and articles of association. Every member of the charity undertakes to contribute such amount as required (not exceeding £10) if the charity should be wound up.

### **Appointment of Management Committee**

At the Annual General Meeting one-third of the trustees are subject to retirement by rotation or, if their number is not three or a multiple of three, the number nearest to one third shall retire from office, but, if there is only one trustee who is subject to retirement by rotation, he shall retire.

### **Induction and training of new trustees**

Trustees are appointed on the basis of their ability to bring to the Board a range of skills to assist in the governance and development of the Charity. Before appointment they are guided by the project co-ordinator through a comprehensive induction procedure designed to give them a complete understanding of the aims and aspirations of the Charity. In addition, Charity Commission literature is given to all trustees on an on-going basis in order to assist them to understand their legal responsibilities.

### **Organisational Structure**

Croxteth Gems has a Management Committee who meets at least four times per year and is responsible for the strategic direction and policy of the charity. The secretary also sits on the Committee but has no voting rights.

### **Risk identification and management**

The trustees have conducted a review of the major risks to which the charitable company is exposed and, where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

External risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities. Funding strands have become more competitive and reduced in availability. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, volunteers, service users and visitors to the premises. Standards are monitored both internally and externally to ensure consistent quality of delivery for all operational aspects of the charity.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2023**

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These procedures are periodically reviewed to ensure that they continue to meet the needs of the charitable company.

**Public Benefit**

When planning and programming activities for the local residents of Croxteth, the trustees of Croxteth Gems are mindful of the Charity Commissions guidelines on Public Benefit.

**OBJECTIVES AND ACTIVITIES**

The principle aims and objectives of the charity are:

- To promote the benefits to the inhabitants of the Croxteth Gems Community Associations area of benefit and its immediate environment without distinction of age, sex, race, political, religious or other opinions, by associating the Statutory Authorities, voluntary agencies, institutions, business and inhabitants in a common effort to advance education and provide facilities in the interest of social welfare for health, recreation and leisure time occupation with the object of improving conditions of life for the area of benefit and to promote all or any objects for the benefit of the communities which now or hereafter may be deemed by law to be charitable.
- Croxteth Gems serves the local community with an emphasis on children and young people. The main activities are: Youth Club, Junior Club, KINDA and Sensory Room.

**ACHIEVEMENT AND PERFORMANCE**

**Review of Activities and Income generation**

Croxteth Gems Community Association is a vital, frontline charity that has been serving families since 1969 and has seen the area suffer with high levels of deprivation. However, these past few months, with so much pressure on families with the increase in cost of living, we are already witnessing higher levels of need & help.

Our main services include:

- Junior Club 8–12-year-olds and in the last year we have had 120 registrations.
- Senior Club 12+ years where we have had 101 registrations.
- Play schemes 5–12-year-olds there have been over 260 registrations.
- Stay & Play 0–5-year-olds we have had 160 registrations.

We have continued to provide support and services for adults and older people, our services include:

Lunch Club – a warm safe place for community to come and have lunch.

Bingo – a fun environment for the local community to spend time together.

As one of a very small number of community organisations operating in the ward, we are a vital source of support and engagement for families from the area.

**Post COVID**

This year we are back operating our services again like pre-Covid, we are open every day providing daytime activities as well as our core services of Junior Club & Youth Club and Playschemes. We are always looking to develop and meet the needs of our local community.

## **Funding**

### **Liverpool City Council – Youth & Play Grant**

We are the lead organisation for this fund; the Croxteth Consortium is made up of 3 local organisations delivering Youth & Play opportunities to children & young people in the Croxteth ward. Croxteth Gems is the only organisation who delivers youth activities. As a consortium we meet regularly and plan yearly activities. These plans consist of Croxteth Gems being the lead and we allocate spend to each organisation running activities for children.

### **MNF**

We work with our local councillors who allocated £5,000 to help with the delivery of the youth & play grant outcomes. Croxteth Gems and Croxteth Family Matters are 2 of the organisations within the consortium and we cater for children in 2 distinct parts of the community. Family Matters operates in the Gillmoss side of the Ward and Gems operates in the Gems Community. We also worked with Hebden women's group earlier in the year, and toward the end Together Stronger a local CIC who are now part of the consortium.

### **Cobalt Housing**

We have a strong partnership working with Cobalt Housing and this has continued, they contribute to the Youth & Play grant consortium, pay for our Fareshare membership and we also apply for community fund money to allow us to run additional activities throughout the year like Halloween, mischief night & Christmas projects. The support from Cobalt is massive and we are grateful.

### **HAF & Eat To Meet**

This holiday provision project is for school aged children from reception to year 11 (inclusive) who receive benefits-related free school meals. Croxteth Gems have been in receipt of this funding every school holiday since summer 2021 for children aged 5-12 years old, this allows us to provide free play schemes where the children receive breakfast and dinner and take part in many fun activities. There have been 250 registrations for this project children aged 5-12 years.

### **Community Cashback**

The Connecting Communities Project has almost finished, and we took on a new approach to our delivery which will not just involve local people but give them ownership and the lead in activities, services and projects delivered.

We developed new local adult volunteer led activity planning groups, parent led groups, peer support groups and family networking opportunities as well as a new youth led forum. By further mobilising the wider community to take ownership of our facility and the services, activities, and support that we provided, we created an increased network of support for local people, points of contact for support and an increased understanding of local issues around areas such as community safety. Through our engagement, we continue to provide diversionary activities for children and young people, but these will be decided and led upon by young people themselves. This project is due to end May 2023.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2023**

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### **Hemby Trust**

We applied to Hemby Trust to fund the cost of improving our garden space and in December 2022 they gave us a grant of £1,000 towards this but we need to raise funds or match fund to complete the project.

### **Reaching Communities Fund**

In February 2023 we found out that our Reaching Communities Fund application was successful. This will fund our Co-ordinator & 3 Playworkers for the next 3 years.

Our role will be to focus upon formulating options for involvement and activities that we provide. This will include identifying roles/responsibilities, promotional work, engaging local people, and training opportunities where relevant to increased skills, so that residents take ownership and lead on projects. With more people invested in what we do, our profile will increase generating more support and more sustainability.

Activities will include consolidating existing work such as Junior Club, Senior Club and Playschemes. This includes delivery during holiday periods as a provider within the Holiday Activities and Food programme (HAF) which provides support with engagement activities and ensures children and young people who are in receipt of free school meals are also fed during these times. Also, activities for the local community such as Stay and Play, Luncheon Clubs, Keep Fit sessions, and bingo.

## **FINANCIAL REVIEW**

### **Reserves Policy**

The trustees regularly review the organisation's reserves and have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("free reserves") held by the charity should be between 3 and 6 months of the resources expended. At this level they would be able to continue the current activities of the charity in the event of a significant drop in funding. At present the free reserves do not reach this target level and the trustees are considering ways in which additional unrestricted funds can be raised.

### **Plans for Future Periods**

We are working closely with LCVS who are always signposting as and when funding opportunities arise.

We are looking at applying to the Youth Investment Fund to allow us to expand and improve our facilities, we would like to try and get a new boiler system to become more energy efficient, and re develop our existing provision to allow for more young people to use our building.

Fundraising is ongoing as usual, but we are becoming increasingly aware of how quickly a 3 year grant comes to an end and the demand for funding is at a high. This together with increased energy costs and costs of living rises we are constantly worried what the future holds.

We are positive for the next 12 months and thankful for the support from all our funders.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2023**

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**STATEMENT OF TRUSTEES RESPONSIBILITIES**

Company law requires the Directors to prepare financial statements for each financial period that give a true and fair view of the state of affairs of the company and of its income and expenditure for that period. In preparing those financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue as a going concern;
- state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements.

The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

By Order of the Board

*M. Ellison*  
.....

Mrs M Ellison Secretary

Date: *5/10/23*  
.....

**INDEPENDENT EXAMINATION TO THE MEMBERS OF CROXTETH GEMS  
COMMUNITY ASSOCIATION (Limited by Guarantee)**

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I report on the accounts for the year ended 31 March 2023 set out on pages 11 to 21.

**Respective responsibilities of trustees and examiner**

The charity's trustees, who are also the directors of the company for the purpose of company law, are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
  - a. to keep accounting records in accordance with section 130 of the 2011 Act and
  - b. to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 11 Oct 2023

Name: Anne Leonard BA, FMAAT  
Counting For Communities Ltd  
16 Holmwood Drive  
Liverpool, L37 1PQ

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**  
**For the year ended 31 March 2023**

	2023	2023	2023	2023	2022
	Unrestricted	Restricted	Designated	Total	Total
	funds	funds	Restricted	funds	funds
	£	£	funds	£	£
Note	£	£	£	£	£
<b>INCOMING RESOURCES</b>					
<b>Incoming &amp; endowments from:</b>					
Donations and legacies	2	3,828	-	3,828	13,573
Charitable activities	3	4,900	123,073	127,973	121,250
Other charitable activities	4	3,536	-	3,536	2,258
Investments	5	-	-	-	-
<b>Total income</b>		<b>12,264</b>	<b>123,073</b>	<b>135,337</b>	<b>137,081</b>
<b>RESOURCES EXPENDED</b>					
<b>Expenditure on:</b>					
Raising funds	6	-	-	-	-
Charitable activities	7	86,855	128,190	231,732	194,837
<b>Total resources expended</b>	8	<b>86,855</b>	<b>128,190</b>	<b>231,732</b>	<b>194,837</b>
<b>Net income / (expenditure) for the year before transfers</b>		<b>(74,591)</b>	<b>(5,117)</b>	<b>(96,395)</b>	<b>(57,756)</b>
Gross transfers between funds		-	-	-	-
<b>Net income/(expenditure) for the year</b>		<b>(74,591)</b>	<b>(5,117)</b>	<b>(96,395)</b>	<b>(57,756)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		168,777	22,760	433,589	682,882
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>94,186</b>	<b>17,643</b>	<b>528,731</b>	<b>625,126</b>

There are no recognised gains or losses other than the net movement in funds for the above two financial years. All incoming resources and resources expended derive from continuing activities.

The notes form part of these financial statements

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**BALANCE SHEET**  
**At 31 March 2023**

**Registration Number: 3551273**

		2023	2023	2023	2023	2022
		Unrestricted	Restricted	Designated	Total	Total
	Note	funds	funds	Restricted	funds	funds
		£	£	funds	£	£
<b>FIXED ASSETS</b>						
Tangible assets	11	2,021	-	416,902	<b>418,923</b>	435,972
<b>CURRENT ASSETS</b>						
Debtors	12	-	15,495	-	<b>15,495</b>	3,846
Cash at bank and in hand	13	100,179	2,148	-	<b>102,327</b>	187,899
		<u>100,179</u>	<u>17,643</u>	<u>-</u>	<u><b>117,822</b></u>	<u>191,745</u>
<b>CREDITORS</b>						
Amounts falling due within one year	14	(8,014)	-	-	<b>(8,014)</b>	(2,591)
		<u>92,165</u>	<u>17,643</u>	<u>-</u>	<u><b>109,808</b></u>	<u>189,154</u>
<b>NET CURRENT ASSETS</b>						
		<u>94,186</u>	<u>17,643</u>	<u>416,902</u>	<u><b>528,731</b></u>	<u>625,126</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>						
		<u>94,186</u>	<u>17,643</u>	<u>416,902</u>	<u><b>528,731</b></u>	<u>625,126</u>
<b>FUNDS</b>						
	15					
Unrestricted funds		94,186	-	-	<b>94,186</b>	168,777
Restricted funds		-	17,643	-	<b>17,643</b>	22,760
Designated		-	-	416,902	<b>416,902</b>	433,589
<b>TOTAL FUNDS</b>		<u>94,186</u>	<u>17,643</u>	<u>416,902</u>	<u><b>528,731</b></u>	<u>625,126</u>

For the year ending 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

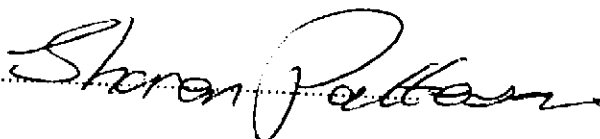
**Directors' responsibilities**

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006
- The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

Date 5/10/23

Mrs S Patterson



The notes form part of these financial statements

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2023**

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## **1. ACCOUNTING POLICIES**

### **Accounting convention**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared under the historical cost convention, the Companies Act 2006, the Charities Act 2011 and 'Accounting and Reporting by Charities: Statement of Recommended Practice for Charities' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). The charity has taken advantage of the disclosure exemption in preparing these financial statements, as permitted by FRS 102, the requirements of Section 7 Statement of Cash Flows.

The accounts are prepared in sterling, which is the functional currency of the charity and monetary amounts in these financial statements are rounded to the nearest £.

### **Going Concern**

At the time of approving the accounts, the trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

### **Income**

#### **Incoming recognition**

All incoming resources are included on the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy

#### **Incoming Resources with Related Expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA

#### **Grants and Donations**

Grants and donations are only included in the SoFA when the Charity has unconditional entitlement to the resource.

#### **Contractual Income and Performance Related Grants**

This is only included in the SoFA once the related goods or services have been delivered.

#### **Volunteer Help**

The value of any voluntary help received is not included in the accounts.

#### **Investment Income**

This is included in the accounts when receivable.

### **Expenditure and Liabilities**

#### **Liability Recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2023**

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**Governance Costs**

These include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Grants and Performance Conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specific service or output.

**Grants payable without Performance Conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

**Fixed assets for use by the Charity**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life. The following rates and methods are used:

Freehold land and buildings	- 2% on cost
Long leasehold land and buildings	- Amortised over a maximum of 50 years
Motor vehicles	- 25% reducing balance
Fixtures and fittings	- 15% reducing balance

All equipment, fixtures and fittings with an original cost of less than £1,000, are written off in the year in which the expenditure was incurred on the basis that due to the nature of the company's activities, there is no expectation that the cost of the assets will be recovered in the way of future revenues.

**Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

**Financial Instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**Taxation**

The charity is exempt from corporation tax on its charitable activities and is not registered for VAT. As a registered charity the company benefits from rates relief.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
For the year ended 31 March 2023

Note	INCOMING RESOURCES	2023	2023	2023	2023	2022
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
<b>2</b>	<b>Donations &amp; legacies</b>					
	Donations	3,828	-	-	3,828	1,356
	HMRC Job Retention	-	-	-	-	12,217
		<u>3,828</u>	<u>-</u>	<u>-</u>	<u>3,828</u>	<u>13,573</u>

3	Charitable activities	2023	2023	2023	2023	2022
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	High Sheriff	-	2,160	-	2,160	-
	Cobalt/Symphony	-	5,376	-	5,376	3,770
	HAF	-	31,000	-	31,000	36,420
	Liverpool City Council	-	52,557	-	52,557	24,580
	Mental Health	-	11,980	-	11,980	11,980
	Tudor Trust	-	20,000	-	20,000	20,200
	Other	4,900	-	-	4,900	2,300
	Bibby	-	-	-	-	3,000
	MPAC	-	-	-	-	2,000
	LCVS	-	-	-	-	17,000
		<u>4,900</u>	<u>123,073</u>	<u>-</u>	<u>127,973</u>	<u>121,250</u>

4	Other trading activities	2023	2023	2023	2023	2022
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Youth Club	650	-	-	650	500
	Other	2,886	-	-	2,886	1,758
		<u>3,536</u>	<u>-</u>	<u>-</u>	<u>3,536</u>	<u>2,258</u>

5	Investments	2023	2023	2023	2023	2022
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Bank interest receivable	-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2023**

Note	2023	2023	2023	2023	2022
	Unrestricted	Restricted	Designated	Total	Total
	£	£	£	£	£
<b>6 RESOURCES EXPENDED</b>					
<b>Raising funds</b>					
Other	-	-	-	-	-
	-	-	-	-	-

7	Charitable activities	2023	2023	2023	2023	2022
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Activities	8,196	25,740	-	<b>33,936</b>	30,491
	Bank Charges	245	-	-	<b>245</b>	184
	Office Running Costs	1,185	-	-	<b>1,185</b>	1,198
	Computer	850	2,995	-	<b>3,845</b>	1,041
	Depreciation	362	-	16,687	<b>17,049</b>	17,271
	Equipment	102	600	-	<b>702</b>	200
	Insurance	3,112	-	-	<b>3,112</b>	2,571
	Management Charge	(5,205)	5,205	-	-	-
	Professional Fees	5,259	-	-	<b>5,259</b>	457
	Repairs & Maintenance	20,385	-	-	<b>20,385</b>	17,720
	Salaries	22,418	87,079	-	<b>109,497</b>	94,723
	Telephone	1,430	-	-	<b>1,430</b>	1,137
	Training	-	-	-	-	622
	Travel	2,755	5,306	-	<b>8,061</b>	4,170
	Utilities	19,139	-	-	<b>19,139</b>	17,854
	Volunteers	4,815	1,265	-	<b>6,080</b>	1,685
	Governance	1,200	-	-	<b>1,200</b>	1,000
	Other costs	607	-	-	<b>607</b>	2,513
		<b>86,855</b>	<b>128,190</b>	<b>16,687</b>	<b>231,732</b>	<b>194,837</b>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
For the year ended 31 March 2023

Note	Direct Charitable Expenditure £	Support & Governance Costs £	Total £
<b>8 Analysis of expenditure</b>			
Total expenditure in 2022	<b>167,154</b>	<b>64,578</b>	<b>231,732</b>
Total expenditure in 2021	142,794	<b>52,043</b>	194,837
<b>Analysed as follows:</b>	<b>2023</b>	<b>2022</b>	
	£	£	
<b>Direct Charitable Expenditure</b>			
Activities	<b>33,936</b>	30,491	
Depreciation	<b>17,049</b>	17,271	
Equipment	<b>702</b>	200	
Salaries	<b>82,187</b>	70,501	
Training	-	622	
Travel	<b>8,061</b>	4,170	
Volunteers	<b>6,080</b>	1,685	
Utilities	<b>19,139</b>	17,854	
	<b>167,154</b>	142,794	
<b>Support &amp; Governance Costs</b>			
Bank Charges	<b>245</b>	184	
Office Running Costs	<b>1,185</b>	1,198	
Computer	<b>3,845</b>	1,041	
Insurance	<b>3,112</b>	2,571	
Professional Fees	<b>5,259</b>	457	
Repairs & Maintenance	<b>20,385</b>	17,720	
Salaries	<b>27,310</b>	24,222	
Telephone	<b>1,430</b>	1,137	
Governance - see below	<b>1,200</b>	1,000	
Other costs	<b>607</b>	2,513	
	<b>64,578</b>	52,043	
<b>Fees for examination of the accounts Included in Governance costs</b>	<b>2023</b>	<b>2022</b>	
	£	£	
Independent examiner's fees	<b>1,200</b>	1,000	

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
For the year ended 31 March 2023

Note	2023	2022
	£	£
<b>9 Staff Costs and Employees</b>		
Wages and salaries	106,661	84,720
Social security costs	2,683	10,003
Pension	153	-
	<u>109,497</u>	<u>94,723</u>

No employee earned £60,000 or more during the year

The average number of employees during the year was :

	2023	2022
Charitable activities	5	4
Administration	1	1
	<u>6</u>	<u>5</u>

10 Net Incoming / (Outgoing) Resources	2023	2022
	£	£
Net Resources are stated after charging :		
Payroll costs	109,497	94,723
Depreciation	17,049	17,271
Independent Examination fee	1,200	1,000
	<u>127,746</u>	<u>112,994</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2023**

**Note**

**11 Fixed Assets**

	Land and Buildings £	Fixtures & Fittings £	Total £
<b>Cost</b>			
At 1 April 2022	788,990	112,946	<b>901,936</b>
Disposals	-	-	-
Additions	-	-	-
At 31 March 2023	<u>788,990</u>	<u>112,946</u>	<u><b>901,936</b></u>
<b>Depreciation</b>			
At 1 April 2022	361,450	104,514	<b>465,964</b>
On Disposals	-	-	-
Charge for year	<u>15,780</u>	<u>1,269</u>	<u><b>17,049</b></u>
At 31 March 2023	<u>377,230</u>	<u>105,783</u>	<u><b>483,013</b></u>
<b>Net Book Value</b>			
At 31 March 2023	<b>411,760</b>	<b>7,163</b>	<b>418,923</b>
At 31 March 2022	427,540	8,432	435,972

The freehold land and buildings is the Ruby Youth Centre at Amill Rd, Liverpool L11. The Trustees believe that its value is not materially different to its carrying value as shown above.



**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
For the year ended 31 March 2023

Note	Balance at		Resources	Transfers	Balance at
15 Movement In Funds	31 March	Incoming	Expended	In / (Out)	31 March
	2022	Resources	£	£	2023
	£	£			£
<b>Unrestricted Funds</b>					
General Fund	168,777	12,264	(86,855)	-	94,186
<b>Restricted Funds</b>					
Liverpool City Council	3,789	52,557	(38,703)	-	17,643
High Sheriff	-	2,160	(2,160)	-	-
Cobalt/Symphony	-	5,376	(5,376)	-	-
HAF	190	31,000	(31,190)	-	-
LCVS	2,000	-	(2,000)	-	-
Mental Health	6,548	11,980	(18,528)	-	-
Tudor Trust	10,233	20,000	(30,233)	-	-
	22,760	123,073	(128,190)	-	17,643
<b>Designated Funds</b>					
Ruby Project	427,540	-	(15,780)	-	411,760
Multi-Use Games Area	6,049	-	(907)	-	5,142
	433,589	-	(16,687)	-	416,902
<b>Total Funds</b>	625,126	135,337	(231,732)	-	528,731

**16 Trustees' Expenses**

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022

**17 Capital Commitments**

The company had no capital commitments at 31 March 2023 (2022: None) either contracted for or authorised by the directors but not contracted for.

**CROXTETH GEMS COMMUNITY ASSOCIATION**

England & Wales - Charity number 1071179

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# Accounts

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# **CROXTETH GEMS COMMUNITY ASSOCIATION**

**(A COMPANY LIMITED BY GUARANTEE)**

**REGISTERED COMPANY NUMBER: 3551273 (England and Wales)**

**REGISTERED CHARITY NUMBER: 1071179**

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022**

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

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**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
CHARITY & COMPANY INFORMATION**

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**Charity Name**

Croxteth Gems Community Association (Limited by Guarantee)

**Registered Company Number**

3551273 (England and Wales)

**Registered Charity Number**

1071179

**Registered Office**

Armill Road  
Croxteth  
Liverpool  
L11 4JR

**Business Address**

Armill Road  
Croxteth  
Liverpool  
L11 4JR

**Trustees/Directors**

Mr J Parry  
Ms P Wiencke  
Ms K Campbell  
Mrs S Patterson

**Company Secretary**

Mrs M Ellison

**Bankers**

National Westminster Bank Plc.  
Longmoor Lane  
Liverpool  
L9 0EG

**Independent Examiner**

Counting for Communities Ltd  
16 Holmwood Drive  
Liverpool  
L37 1PQ

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
TRUSTEES' ANNUAL REPORT  
For the year ended 31 March 2022**

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The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and the 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)'.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The organisation which is a registered charity limited by guarantee was incorporated on 23 April 1998. The governing document is the company's memorandum and articles of association. Every member of the charity undertakes to contribute such amount as required (not exceeding £10) if the charity should be wound up.

### **Appointment of Management Committee**

At the Annual General Meeting one-third of the trustees are subject to retirement by rotation or, if their number is not three or a multiple of three, the number nearest to one third shall retire from office, but, if there is only one trustee who is subject to retirement by rotation, he shall retire.

### **Induction and training of new trustees**

Trustees are appointed on the basis of their ability to bring to the Board a range of skills to assist in the governance and development of the Charity. Before appointment they are guided by the project co-ordinator through a comprehensive induction procedure designed to give them a complete understanding of the aims and aspirations of the Charity. In addition, Charity Commission literature is given to all trustees on an on-going basis in order to assist them to understand their legal responsibilities.

### **Organisational Structure**

Croxteth Gems has a Management Committee who meets at least four times per year and is responsible for the strategic direction and policy of the charity. The secretary also sits on the Committee but has no voting rights.

### **Risk identification and management**

The trustees have conducted a review of the major risks to which the charitable company is exposed and, where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

External risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities. Funding strands have become more competitive and reduced in availability. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, volunteers, service users and visitors to the premises. Standards are monitored both internally and externally to ensure consistent quality of delivery for all operational aspects of the charity.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2022**

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These procedures are periodically reviewed to ensure that they continue to meet the needs of the charitable company.

**Public Benefit**

When planning and programming activities for the local residents of Croxteth, the trustees of Croxteth Gems are mindful of the Charity Commissions guidelines on Public Benefit.

**OBJECTIVES AND ACTIVITIES**

The principle aims and objectives of the charity are:

- To promote the benefits to the inhabitants of the Croxteth Gems Community Associations area of benefit and its immediate environment without distinction of age, sex, race, political, religious or other opinions, by associating the Statutory Authorities, voluntary agencies, institutions, business and inhabitants in a common effort to advance education and provide facilities in the interest of social welfare for health, recreation and leisure time occupation with the object of improving conditions of life for the area of benefit and to promote all or any objects for the benefit of the communities which now or hereafter may be deemed by law to be charitable.
- Croxteth Gems serves the local community with an emphasis on children and young people. The main activities are: Youth Club, Junior Club, KINDA and Sensory Room.

**ACHIEVEMENT AND PERFORMANCE**

**Review of Activities and Income generation**

Croxteth Gems Community Association is a vital, frontline charity that has been serving families since 1969 and has seen the area suffer with high levels of deprivation. However, these past few months with so much pressure on families with the increase in cost of living, we are already witnessing higher levels of need & help.

Our main services include:

- Junior Club 8-12 year olds and in the last year we have had 87 registrations
- Senior Club 12 + years where we have had 120 registrations
- Play schemes 5-12 year olds there have been over 250 registrations
- Stay & Play 0-5 year olds we have had 130 registrations.

We have continued to provide support, and services for adults and older people but we are only just starting to open up more activities for this age group due to Covid.

As one of a very small number of community organisations operating in the ward, we are a vital source of support and engagement for families from the area.

**How we operated in 2021-22**

During the months of March & April 2021, we were following guidance from NYA in order to protect the children, young people, their families and our staff team. This meant that the majority of our work continued to be virtual, providing online support, online youth club & online junior club.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
TRUSTEES' ANNUAL REPORT  
For the year ended 31 March 2022**

---

On 17 May 2021 we finally re-opened for face to face work, following strict guidance, with shorter session times to allow for cleaning in-between sessions. We noticed that numbers were small but they continued to grow over the coming weeks, until we reached capacity and we were back!

Then in June we had a blow, as we had a positive covid case which at the time meant that any contacts must isolate for 10 days, this meant back to virtual sessions.

Finally in July the news that we had been waiting for that all face masks and home working was to be scrapped, we felt like we could now plan fun sessions and get the community back into the centre. The Young People from our senior club completed a First Aid course and a trip to Awesome Walls, this was funded by a local business who donated £150 for the trip.

In January 2022 a local mum approached us to set up a stay & play session every Thursday morning, with our support this has been a complete success, the sessions are thriving with over 120 registrations. We have also identified a need and are looking at expanding this service to another morning. We noticed the impact covid had socially as mums, dads, grandparents and carers were all thrilled to be able to attend and talk with other parents. We have also noticed through this group that the number of children on pathway is increased dramatically, we have also noticed a number of nonverbal children attending.

## **Funding**

### **Children in Need – Ended February 2022**

At the end of February 2022, we came to the end of our three-year Children in Need project. This project funded 3 part time additional needs play workers who supported children with additional needs in our Junior Club sessions. This project has been very successful and we have exceeded our outcomes. Children in Need's main grant programme is currently closed and the new strategy is launching in spring 2022.

### **Liverpool City Council – Youth & Play Grant**

We are the lead organisation for this fund; the Croxteth Consortium is made up of 3 local organisations delivering Youth & Play opportunities to children & young people in the Croxteth ward. Croxteth Gems is the only organisation who delivers youth activities. As a consortium we meet regularly and plan yearly activities. These plans consist of Croxteth Gems being the lead and we allocate spend to each organisation running activities for children.

## **MNF**

We work with our local councillors who allocated £5,000 to help with the delivery of the youth & play grant outcomes. Croxteth Gems and Croxteth Family Matters are 2 of the organisations within the consortium and we cater for children in 2 distinct parts of the community. Family Matters operates in the Gillmoss side of the Ward and Gems operates in the Gems Community.

### **Cobalt Housing**

We have a strong partnership working with Cobalt Housing and this has continued, they contribute to the Youth & Play grant consortium, pay for our Fareshare membership and we also apply for community fund money to allow us to run additional activities throughout the year like Halloween, mischief night & Christmas projects.

### **HAF & OPAL**

This holiday provision project is for school aged children from reception to year 11 (inclusive) who receive benefits-related free school meals. Croxteth Gems have been in receipt of this funding every school holiday since summer 2021 for children aged 5-12 years old, this allows us to provide free play schemes where the children receive breakfast and dinner and take part in many fun activities. There have been 121 registrations for this project children aged 5-12 years.

### **LCVS – Mental Health**

This project is Monday – Friday alongside our Junior & Senior Club and allows children & young people to take part in sessions which include Art therapy twice per week for 36 weeks and 50 children & young people take part. Yogabears & meditation also run twice a week for 36 weeks 80 children & young people take part and play session run Monday - Friday for 36 weeks and 180 children & young people take part. The art sessions run term time only and focus on expressing emotions through different art sessions, this is both Junior Club children aged 8-12 years & Senior Club Young People aged 12+ a qualified art therapist delivers the sessions. Yoga sessions will be of particular relevance to those who have autism or ADHD, the sessions teach children the ABCs of yoga to develop the mind, body and soul, using a unique, colourful recipe of yoga postures designed to holistically support the child in their development and beyond, this again is for both Junior Club & Senior Club sessions. We run daily play opportunities for children & young people allowing them to engage with one another and form good relationships and confidence, play activities are fun so support positive mental health but also act as an incentive to participating in other activities and help to develop relationships within the setting.

### **Community Cashback**

The Connecting Communities Project will develop a new approach to our delivery which will not just involve local people but will give them ownership and the lead of future activities, services and projects delivered. We will develop new local adult volunteer led: activity planning groups, parent led groups, peer support groups and family networking opportunities as well as a new youth led forum. By further mobilising the wider community to take ownership of our facility and the services, activities and support that we provide, we are creating an increased network of support for local people, points of contact for support and an increased understanding of local issues around areas such as community safety. Through our engagement, we will also continue to provide diversionary activities for children and young people, but these will be decided and led upon by young people themselves. This project is due to start week beginning 13<sup>th</sup> June 2022.

## **FINANCIAL REVIEW**

### **Reserves Policy**

The trustees regularly review the organisation's reserves and have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("free reserves") held by the charity should be between 3 and 6 months of the resources expended. At this level they would be able to continue the current activities of the charity in the event of a significant drop in funding. At present the free reserves do not reach this target level and the trustees are considering ways in which additional unrestricted funds can be raised.

### **Plans for Future Periods**

We are currently working on a new Reaching Communities application, we will apply for salaries and running costs to allow us to develop our existing services. We feel that since we last applied to RC as an organisation we have developed, and the number of volunteers has increased dramatically meaning that local people are involved in the day to day running of the projects within the centre.

We are working closely with LCVS who are always signposting as and when funding opportunities arise.

We are looking at applying to the Youth Investment Fund to allow us to expand and improve our facilities, we would like to try and get some solar panels and a new boiler system to become more energy efficient.

Fundraising is ongoing as usual, but we are becoming increasingly aware of how quickly a 3-year grant comes to an end and the demand for funding is at a high. This together with increased energy costs and cost of living rises we are constantly worried what the future holds.

That being said we are positive for the next 12 months and thankful for the support from all our funders.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2022**

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**STATEMENT OF TRUSTEES RESPONSIBILITIES**

Company law requires the Directors to prepare financial statements for each financial period that give a true and fair view of the state of affairs of the company and of its income and expenditure for that period. In preparing those financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue as a going concern;
- state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements.

The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

By Order of the Board

  
.....

Mrs M Ellison Secretary

Date: 10/10/2022.....

**INDEPENDENT EXAMINATION TO THE MEMBERS OF CROXTETH GEMS  
COMMUNITY ASSOCIATION (Limited by Guarantee)**

---

I report on the accounts for the year ended 31 March 2022 set out on pages 11 to 21.

**Respective responsibilities of trustees and examiner**

The charity's trustees, who are also the directors of the company for the purpose of company law, are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
  - a. to keep accounting records in accordance with section 130 of the 2011 Act and
  - b. to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 13/10/22

Name: Anne Leonard BA, FMAAT  
Counting For Communities Ltd  
16 Holmwood Drive  
Liverpool, L37 1PQ

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**  
**For the year ended 31 March 2022**

		2022	2022	2022	2022	2021
		Unrestricted	Restricted	Designated	Total	Total
		funds	funds	Restricted	funds	funds
	Note	£	£	funds	£	£
<b>INCOMING RESOURCES</b>						
<b>Incoming &amp; endowments from:</b>						
Donations and legacies	2	1,356	12,217	-	<b>13,573</b>	92,336
Charitable activities	3	40,770	80,480	-	<b>121,250</b>	231,125
Other charitable activities	4	2,258	-	-	<b>2,258</b>	11,549
Investments	5	-	-	-	-	-
<b>Total income</b>		<b>44,384</b>	<b>92,697</b>	<b>-</b>	<b>137,081</b>	<b>335,010</b>
<b>RESOURCES EXPENDED</b>						
<b>Expenditure on:</b>						
Raising funds	6	-	-	-	-	-
Charitable activities	7	46,938	131,052	16,847	<b>194,837</b>	162,380
<b>Total resources expended</b>	8	<b>46,938</b>	<b>131,052</b>	<b>16,847</b>	<b>194,837</b>	<b>162,380</b>
<b>Net income / (expenditure) for the year before transfers</b>		<b>(2,554)</b>	<b>(38,355)</b>	<b>(16,847)</b>	<b>(57,756)</b>	<b>172,630</b>
Gross transfers between funds		-	-	-	-	-
<b>Net income/(expenditure) for the year</b>		<b>(2,554)</b>	<b>(38,355)</b>	<b>(16,847)</b>	<b>(57,756)</b>	<b>172,630</b>
<b>RECONCILIATION OF FUNDS</b>						
Total funds brought forward		171,331	61,115	450,436	<b>682,882</b>	510,252
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>168,777</b>	<b>22,760</b>	<b>433,589</b>	<b>625,126</b>	<b>682,882</b>

There are no recognised gains or losses other than the net movement in funds for the above two financial years. All incoming resources and resources expended derive from continuing activities.

The notes form part of these financial statements

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**BALANCE SHEET**  
**At 31 March 2022**

**Registration Number: 3551273**

		2022	2022	2022	2022	2021
		Unrestricted funds	Restricted funds	Designated Restricted funds	Total funds	Total funds
	Note	£	£	£	£	£
<b>FIXED ASSETS</b>						
Tangible assets	11	2,383	-	433,589	<b>435,972</b>	453,243
<b>CURRENT ASSETS</b>						
Debtors	12	3,846	-	-	<b>3,846</b>	-
Cash at bank and in hand	13	165,139	22,760	-	<b>187,899</b>	240,349
		<u>168,985</u>	<u>22,760</u>	<u>-</u>	<b><u>191,745</u></b>	<u>240,349</u>
<b>CREDITORS</b>						
Amounts falling due within one year	14	(2,591)	-	-	<b>(2,591)</b>	(10,710)
<b>NET CURRENT ASSETS</b>						
		<u>166,394</u>	<u>22,760</u>	<u>-</u>	<b><u>189,154</u></b>	<u>229,639</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>						
		<u>168,777</u>	<u>22,760</u>	<u>433,589</u>	<b><u>625,126</u></b>	<u>682,882</u>
<b>FUNDS</b>						
	15					
Unrestricted funds		168,777	-	-	<b>168,777</b>	171,331
Restricted funds		-	22,760	-	<b>22,760</b>	61,115
Designated		-	-	433,589	<b>433,589</b>	450,436
<b>TOTAL FUNDS</b>		<u>168,777</u>	<u>22,760</u>	<u>433,589</u>	<b><u>625,126</u></b>	<u>682,882</u>


For the year ending 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

**Directors' responsibilities**

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006
- The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

Date 10-10-2022

Mrs S Patterson: 

The notes form part of these financial statements

## **1. ACCOUNTING POLICIES**

### **Accounting convention**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared under the historical cost convention, the Companies Act 2006, the Charities Act 2011 and 'Accounting and Reporting by Charities: Statement of Recommended Practice for Charities' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). The charity has taken advantage of the disclosure exemption in preparing these financial statements, as permitted by FRS 102, the requirements of Section 7 Statement of Cash Flows.

The accounts are prepared in sterling, which is the functional currency of the charity and monetary amounts in these financial statements are rounded to the nearest £.

### **Going Concern**

At the time of approving the accounts, the trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

### **Income**

#### **Incoming recognition**

All incoming resources are included on the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy

#### **Incoming Resources with Related Expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA

#### **Grants and Donations**

Grants and donations are only included in the SoFA when the Charity has unconditional entitlement to the resource.

#### **Contractual Income and Performance Related Grants**

This is only included in the SoFA once the related goods or services have been delivered.

#### **Volunteer Help**

The value of any voluntary help received is not included in the accounts.

#### **Investment Income**

This is included in the accounts when receivable.

### **Expenditure and Liabilities**

#### **Liability Recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2022**

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**Governance Costs**

These include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Grants and Performance Conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specific service or output.

**Grants payable without Performance Conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

**Fixed assets for use by the Charity**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life. The following rates and methods are used:

Freehold land and buildings	- 2% on cost
Long leasehold land and buildings	- Amortised over a maximum of 50 years
Motor vehicles	- 25% reducing balance
Fixtures and fittings	- 15% reducing balance

All equipment, fixtures and fittings with an original cost of less than £1,000, are written off in the year in which the expenditure was incurred on the basis that due to the nature of the company's activities, there is no expectation that the cost of the assets will be recovered in the way of future revenues.

**Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

**Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**Taxation**

The charity is exempt from corporation tax on its charitable activities and is not registered for VAT. As a registered charity the company benefits from rates relief.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
For the year ended 31 March 2022

Note	INCOMING RESOURCES	2022	2022	2022	2022	2021
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
<b>2</b>	<b>Donations &amp; legacies</b>					
	Donations	1,356	-	-	<b>1,356</b>	32,802
	HMRC Job Retention	-	12,217	-	<b>12,217</b>	59,534
		<u>1,356</u>	<u>12,217</u>	<u>-</u>	<u><b>13,573</b></u>	<u>92,336</u>

3	Charitable activities	2022	2022	2022	2022	2021
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Big Lottery	-	-	-	-	25,719
	Children In Need	-	-	-	-	30,360
	Bibby	3,000	-	-	<b>3,000</b>	-
	Cobalt/Symphony	3,770	-	-	<b>3,770</b>	21,800
	HAF	-	36,420	-	<b>36,420</b>	-
	Liverpool City Council	14,500	10,080	-	<b>24,580</b>	11,248
	Mental Health	-	11,980	-	<b>11,980</b>	-
	MPAC	2,000	-	-	<b>2,000</b>	2,600
	LCVS	15,000	2,000	-	<b>17,000</b>	10,000
	Tudor Trust	200	20,000	-	<b>20,200</b>	22,000
	Other	2,300	-	-	<b>2,300</b>	107,398
		<u>40,770</u>	<u>80,480</u>	<u>-</u>	<u><b>121,250</b></u>	<u>231,125</u>

4	Other trading activities	2022	2022	2022	2022	2021
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Youth Club	500	-	-	<b>500</b>	11,549
	Other	1,758	-	-	<b>1,758</b>	-
		<u>2,258</u>	<u>-</u>	<u>-</u>	<u><b>2,258</b></u>	<u>11,549</u>

5	Investments	2022	2022	2022	2022	2021
		Unrestricted	Restricted	Designated	Total	Total
		£	£	£	£	£
	Bank interest receivable	-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>



**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2022**

Note	Direct Charitable Expenditure £	Support & Governance Costs £	Total £
<b>8 Analysis of expenditure</b>			
Total expenditure in 2021	<b>142,794</b>	<b>52,043</b>	<b>194,837</b>
Total expenditure in 2020	123,812	<b>38,568</b>	162,380
<b>Analysed as follows:</b>	<b>2022</b>	2021	
<b>Direct Charitable Expenditure</b>	£	£	
Activities	<b>30,491</b>	28,100	
Depreciation	<b>17,271</b>	17,531	
Equipment	<b>200</b>	-	
Salaries	<b>70,501</b>	58,957	
Sessional	-	440	
Training	<b>622</b>	-	
Travel	<b>4,170</b>	4,876	
Volunteers	<b>1,685</b>	-	
Utilities	<b>17,854</b>	13,908	
	<b>142,794</b>	123,812	
<b>Support &amp; Governance Costs</b>			
Bank Charges	<b>184</b>	142	
Office Running Costs	<b>1,198</b>	930	
Computer	<b>1,041</b>	-	
Insurance	<b>2,571</b>	2,833	
Professional Fees	<b>457</b>	3,053	
Repairs & Maintenance	<b>17,720</b>	8,711	
Salaries	<b>24,222</b>	20,475	
Telephone	<b>1,137</b>	1,424	
Governance - see below	<b>1,000</b>	1,000	
Other costs	<b>2,513</b>	-	
	<b>52,043</b>	38,568	
<b>Fees for examination of the accounts</b>	<b>2022</b>	2021	
<b>Included in Governance costs</b>	£	£	
Independent examiner's fees	<b>300</b>	300	
Accountancy preparation of accounts	<b>700</b>	700	
	<b>1,000</b>	1,000	

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2022**

Note	2022	2021
<b>9 Staff Costs and Employees</b>	<b>£</b>	<b>£</b>
Wages and salaries	84,720	78,537
Social security costs	10,003	895
	<u>94,723</u>	<u>79,432</u>

No employee earned £60,000 or more during the year

The average number of employees during the year was :	2022	2021
Charitable activities	4	4
Administration	1	1
	<u>5</u>	<u>5</u>

10 Net Incoming / (Outgoing) Resources	2022	2021
Net Resources are stated after charging :	<b>£</b>	<b>£</b>
Payroll costs	94,723	79,432
Depreciation	17,271	17,531
Independent Examination fee	300	300
	<u>112,294</u>	<u>97,263</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2022**

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**Note**

**11 Fixed Assets**

	Land and Buildings £	Fixtures & Fittings £	Total £
<b>Cost</b>			
At 1 April 2021	788,990	112,946	<b>901,936</b>
Disposals	-	-	-
Additions	-	-	-
At 31 March 2022	<u>788,990</u>	<u>112,946</u>	<u><b>901,936</b></u>
 <b>Depreciation</b>			
At 1 April 2021	347,408	101,285	<b>448,693</b>
On Disposals	-	-	-
Charge for year	15,780	1,491	<b>17,271</b>
At 31 March 2022	<u>363,188</u>	<u>102,776</u>	<u><b>465,964</b></u>
 <b>Net Book Value</b>			
At 31 March 2022	<b>425,802</b>	<b>10,170</b>	<b>435,972</b>
At 31 March 2021	441,582	11,661	453,243

The freehold land and buildings is the Ruby Youth Centre at Armill Rd, Liverpool L11. The Trustees believe that its value is not materially different to its carrying value as shown above.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2022**

Note	2022	2021
<b>12 Debtors</b>	£	£
Trade debtors	-	-
Prepayments	3,846	-
	<u>3,846</u>	<u>-</u>
	2022	2021
<b>13 Cash at bank and in hand</b>	£	£
Current Account	187,899	240,349
Petty Cash	-	-
	<u>187,899</u>	<u>240,349</u>
	2022	2021
<b>14 Creditors : amounts falling due within one year</b>	£	£
Trade creditors	-	1,663
HM Revenue & Customs	1,591	618
Accruals	1,000	8,429
	<u>2,591</u>	<u>10,710</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2022**

Note	Balance at				Balance at
15 Movement in Funds	31 March 2021	Incoming Resources	Resources Expended	Transfers In / (Out)	31 March 2022
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	171,331	44,384	(46,938)	-	168,777
<b>Restricted Funds</b>					
Big Lottery	25,719	-	(25,719)	-	-
Children In Need	16,133	-	(16,133)	-	-
HAF	-	36,420	(36,230)	-	190
HMRC Job Retention	-	12,217	(12,217)	-	-
Liverpool City Council	2,934	10,080	(9,225)	-	3,789
LCVS	-	2,000	-	-	2,000
Mental Health	-	11,980	(5,432)	-	6,548
Tudor Trust 1	14,329	20,000	(24,096)	-	10,233
Tudor Trust 2	2,000	-	(2,000)	-	-
	61,115	92,697	(131,052)	-	22,760
<b>Designated Funds</b>					
Ruby Project	443,320	-	(15,780)	-	427,540
Multi-Use Games Area	7,116	-	(1,067)	-	6,049
	450,436	-	(16,847)	-	433,589
<b>Total Funds</b>	<b>682,882</b>	<b>137,081</b>	<b>(194,837)</b>	<b>-</b>	<b>625,126</b>

**16 Trustees' Expenses**

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021

**17 Capital Commitments**

The company had no capital commitments at 31 March 2022 (2021: None) either contracted for or authorised by the directors but not contracted for.

**18 Contingent Liabilities**

The company had the following contingent liability at 31 March 2021:-

As part of the fundraising process for the Ruby Building Project a grant of £250,000 was received from European Regional Development Fund. One of the conditions of this grant is that if the building is used for purposes other than those specified in the application, then some or all of the grant may be repayable at the donor's discretion.

The condition applied until 2021.

**CROXTETH GEMS COMMUNITY ASSOCIATION**

England & Wales - Charity number 1071179

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# Accounts

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# **CROXTETH GEMS COMMUNITY ASSOCIATION**

**(A COMPANY LIMITED BY GUARANTEE)**

**REGISTERED COMPANY NUMBER: 3551273 (England and Wales)**

**REGISTERED CHARITY NUMBER: 1071179**

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021**

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
CHARITY & COMPANY INFORMATION**

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**Charity Name**

Croxteth Gems Community Association (Limited by Guarantee)

**Registered Company Number**

3551273 (England and Wales)

**Registered Charity Number**

1071179

**Registered Office**

Armill Road  
Croxteth  
Liverpool  
L11 4JR

**Business Address**

Armill Road  
Croxteth  
Liverpool  
L11 4JR

**Trustees/Directors**

Mr J Parry  
Ms P Wiencke  
Ms K Campbell  
Mrs S Patterson

**Company Secretary**

Mrs M Ellison

**Bankers**

National Westminster Bank Plc.  
Longmoor Lane  
Liverpool  
L9 0EG

**Independent Examiner**

Counting for Communities Ltd  
16 Holmwood Drive  
Liverpool  
L37 1PQ

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)  
TRUSTEES' ANNUAL REPORT  
For the year ended 31 March 2021**

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The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act 2011 and the 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)'.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The organisation which is a registered charity limited by guarantee was incorporated on 23 April 1998. The governing document is the company's memorandum and articles of association. Every member of the charity undertakes to contribute such amount as required (not exceeding £10) if the charity should be wound up.

### **Appointment of Management Committee**

At the Annual General Meeting one-third of the trustees are subject to retirement by rotation or, if their number is not three or a multiple of three, the number nearest to one third shall retire from office, but, if there is only one trustee who is subject to retirement by rotation, he shall retire.

### **Induction and training of new trustees**

Trustees are appointed on the basis of their ability to bring to the Board a range of skills to assist in the governance and development of the Charity. Before appointment they are guided by the project co-ordinator through a comprehensive induction procedure designed to give them a complete understanding of the aims and aspirations of the Charity. In addition, Charity Commission literature is given to all trustees on an on-going basis in order to assist them to understand their legal responsibilities.

### **Organisational Structure**

Croxteth Gems has a Management Committee who meets at least four times per year and is responsible for the strategic direction and policy of the charity. The secretary also sits on the Committee but has no voting rights.

### **Risk identification and management**

The trustees have conducted a review of the major risks to which the charitable company is exposed and, where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

External risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities. Funding strands have become more competitive and reduced in availability. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects.

Procedures are in place to ensure compliance with health and safety of staff, volunteers, service users and visitors to the premises. Standards are monitored both internally and externally to ensure consistent quality of delivery for all operational aspects of the charity.

These procedures are periodically reviewed to ensure that they continue to meet the needs of the charitable company.

### **Public Benefit**

When planning and programming activities for the local residents of Croxteth, the trustees of Croxteth Gems are mindful of the Charity Commissions guidelines on Public Benefit.

### **OBJECTIVES AND ACTIVITIES**

The principle aims and objectives of the charity are:

- To promote the benefits to the inhabitants of the Croxteth Gems Community Associations area of benefit and its immediate environment without distinction of age, sex, race, political, religious or other opinions, by associating the Statutory Authorities, voluntary agencies, institutions, business and inhabitants in a common effort to advance education and provide facilities in the interest of social welfare for health, recreation and leisure time occupation with the object of improving conditions of life for the area of benefit and to promote all or any objects for the benefit of the communities which now or hereafter may be deemed by law to be charitable.
- Croxteth Gems serves the local community with an emphasis on children and young people. The main activities are: Youth Club, Junior Club, KINDA and Sensory Room.

### **ACHIEVEMENT AND PERFORMANCE**

#### **Review of Activities and Income generation**

Well what a year that was! On 20 March 2020 Croxteth Gems closed its' doors due to the guidance set out by the government and the country going into lockdown. We had to furlough staff and become more innovative to make sure we reached the local community. In May 2020 our centre manager secured funding from Tudor Trust for 3 years to pay for salary costs.

Croxteth Gems Community Association is a vital, frontline charity that has been serving families since 1969, brought up in an area of multiple deprivation and who are faced with complex challenges. Each year we would normally engage with 300-400 local children and young people from the local area through playschemes and regular junior and senior club activities. We provide engagement, support, and services for hundreds of adults and older people. This includes everything from a drop-in advice service, bingo, coffee cake, chat and Walk and Talk sessions. As one of a very small number of community organisations operating in the ward, we are a vital source of support and engagement for hundreds of families from the area. We largely focus upon face-to-face engagement within our Centre and we were forced to make the very difficult decision to close the Centre during this crisis.

#### **Changes to our services due to COVID**

Due to some of the staff team being face to face workers we took the decision to furlough them. We then set up a volunteer task group in order to make sure the families within our area, could stay connected and not feel totally isolated. The Centre manager applied for funding pots to ensure that the needs of the community were met through the volunteer group working on the ground.

We closed our doors on 20 March 2020 re-opening for 6 weeks before Christmas 2020 to then lockdown again. To say it has been challenging is an understatement.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**TRUSTEES' ANNUAL REPORT**  
**For the year ended 31 March 2021**

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We developed a virtual programme of activities using Zoom, WhatsApp and social media in order to tackle isolation and meet the needs of those who might be vulnerable in our community. We also set up a Virtual Junior & Youth Club to continue to engage with children & young people.

The zoom sessions ran Wednesdays & Fridays and during the lockdown periods we engaged with 40 children from Junior Club and 35 Young People from Senior Club. This not only gave the children & young people a chance to engage with each other it also gave parents & carers a much-needed break from the home-schooling and a chance to have an hour to themselves.

Our main priority was to make sure the children, young people and their families were safe, had food, heat, and shelter during a time when people who were already living in poverty and from low-income families were hitting crisis point.

**Funding to support local people.**

**Steve Morgan Covid Support**

For many living in our community it became apparent they would have difficulty sourcing fresh produce in the local shops. Online shopping was proving difficult due to high demand and for those with children and no car their only option was to get on buses with small children during periods when they were advised to stay indoors. Many of the families we supported also had family members who were shielding and therefore were at a higher risk due to underlying health conditions. Many families have had their income affected due to being furloughed or through job losses.

The difficulty people in our community faced was having no local butchers to source fresh meat. Through the donation from The Steve Morgan Foundation, we were able to order fresh meat and had a team of volunteers to deliver it direct to their front door during the lockdown period. The difference the grant made was families having access to fresh produce on a fortnightly basis. We provided 50 Meat Hampers per week to families on a bi-weekly basis bringing the total number of families to 100 over a 2-week period. In total 144 Adults and 263 Children received fresh meat packs. We also provided 50 breakfast packs per week to households with elderly residents on a bi-weekly basis, bringing the total number of households to 100 over a 2-week period. In total 167 elderly residents received breakfast packs.

**Martin Lewis Coronavirus Emergency Fund**

This money was used to purchase food for vulnerable children, young people & their families. This was to reach as many families as we could who were referred via the central council phone line or by staff on the ground living within our area who were aware of those in need.

100 families per week for 12 weeks were reached with this money,

Children aged 0-12 - 45

Young People aged 13-19 - 55

Adults aged 18-55 - 60

Older People – 40

When we are operating our usual services, we usually provide children and young people with food during sessions, and during playschemes we provide breakfast and lunch, so we are aware of the need for food and the amount of food hunger that exists in our community.

**B & M Local Store**

We were awarded money from B&M stores towards vulnerable families in our area, this money helped us to support 10 local families with essentials from the local store.

### **The National Lottery Community Fund**

The lottery helped with running costs of the organisation through their Covid Support fund, as we have had to continue to pay our ongoing core costs to keep our building running. Costs include gas, electricity, insurance and the shortfall in staff costs.

### **LCVS & LCVS Community Impact Fund**

Our volunteer task group worked in partnership with LCVS to make sure local vulnerable people who were either totally isolated with no support, shielding or isolating due to Covid received food packages and essentials to get them through this tough period.

The grant made from this fund was towards a Halloween project we ran where we brought the Halloween party to families homes as we could not have our annual party at Gems. We provided trick or treat packs for the children, home party food & drink, arts & craft packs and dress up outfits.

### **Local Councillors MNF**

This money was to purchase nappies and milk for families with babies. We identified this need after some doorstep deliveries by volunteers. One child was seen with string holding up the nappy, we have since supported this family on a weekly basis to help make sure the child does not go without.

### **CAF coronavirus emergency fund**

After applying to this fund in April 2020 we received an email that we were unsuccessful. We were delighted in September 2020 to receive an email that due to further donations being received into the Fund, they were able to make an award from the CAF Coronavirus Emergency Fund to Croxteth Gems for £10,000. This came at a perfect time as we had come to the end of the Steve Morgan funding meaning we could continue to support families with food and essentials.

### **Other funding**

Our final year of Children in Need funding was for 2020-21, but after conversations with the grants team they agreed that because of lockdown we could carry over the final year to 2021-22. Community Cashback also agreed that due to the lockdown restrictions we could also carry over to 2021-22.

### **Overall impact of Covid**

Due to the limits of lockdown our area was hit really hard, but Croxteth Gems as an organisation was still best placed to deliver services, we are the main organisation in the area and an anchor for the community as a whole. Although we have been unable to carry out detailed consultations, we know from conversations that we have with local residents and discussions through virtual sessions that Croxteth Gems is a need for the community:

- \* Engagement of children and young people - mental health is a major priority and getting children & young people back into our services will help with this.
- \* Fear of education - we are part of the education service as we provide wrap around care and help with homework and signpost children & young people to agencies when needed.
- \* Child poverty - Croxteth is an area of high deprivation and with the country hitting recession the impact this will have on child poverty is going to be catastrophic. We want to be able to offer food and a warm safe environment for children & young people.

\* Unemployment levels - unfortunately, we know that the current figures are only going to rise, and Croxteth already having high levels of unemployment will only mean they are going to rise. We want to offer some help and assistance with any need that arises from this.

\* Household income - with many families either furloughed or on low income or unemployed the impact this will have on the household is huge. We want to continue to offer support through food, crisis support signposting and essential needs of a family.

We began to re-open in September 2020 offering some face-to-face sessions and community sessions to listen and help those most in need and vulnerable. Following strict guidelines, forming bubbles with children and staff and ensuring social distance measures were adhered to but then we had to close in December 2020 due to another lockdown. We are hoping for restrictions to ease soon so we can get back to operating a full range of services.

## **FINANCIAL REVIEW**

### **Reserves Policy**

The trustees regularly review the organisation's reserves and have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("free reserves") held by the charity should be between 3 and 6 months of the resources expended. At this level they would be able to continue the current activities of the charity in the event of a significant drop in funding. At present the free reserves do not reach this target level and the trustees are considering ways in which additional unrestricted funds can be raised.

### **Plans for Future Periods**

Croxteth Gems plan to continue to source funding from all funding streams but we understand the need to be innovative. Croxteth Gems will continue to deliver programmes for young people, in line with its ethos, subject to satisfactory funding arrangements. There is a need for more external funding in order to assist the sustainability of the organisation. Croxteth Gems and the staff team work hard to create a warm welcoming environment and push to find sustainability.


## **STATEMENT OF TRUSTEES RESPONSIBILITIES**

Company law requires the Directors to prepare financial statements for each financial period that give a true and fair view of the state of affairs of the company and of its income and expenditure for that period. In preparing those financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue as a going concern;
- state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements.

The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

By Order of the Board

  
.....

Mrs M Ellison Secretary

Date: 22/09/2021.....

**INDEPENDENT EXAMINATION TO THE MEMBERS OF CROXTETH GEMS  
COMMUNITY ASSOCIATION (Limited by Guarantee)**

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I report on the accounts for the year ended 31 March 2021 set out on pages 11 to 21.

**Respective responsibilities of trustees and examiner**

The charity's trustees, who are also the directors of the company for the purpose of company law, are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
  - a. to keep accounting records in accordance with section 130 of the 2011 Act and
  - b. to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 13/10/21

Name: Anne Leonard BA, FMAAT  
Counting For Communities Ltd  
16 Holmwood Drive  
Liverpool, L37 1PQ

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**  
**For the year ended 31 March 2021**

		2021	2021	2021	2021	2020
		Unrestricted	Restricted	Designated	Total	Total
		funds	funds	Restricted	funds	funds
		£	£	funds	£	£
	Note	£	£	£	£	£
<b>INCOMING RESOURCES</b>						
<b>Incoming &amp; endowments from:</b>						
Donations and legacies	2	32,802	59,534	-	<b>92,336</b>	3,500
Charitable activities	3	109,998	121,127	-	<b>231,125</b>	208,438
Other charitable activities	4	11,549	-	-	<b>11,549</b>	7,836
Investments	5	-	-	-	-	-
<b>Total income</b>		<b>154,349</b>	<b>180,661</b>	<b>-</b>	<b>335,010</b>	<b>219,774</b>
<b>RESOURCES EXPENDED</b>						
<b>Expenditure on:</b>						
Raising funds	6	-	-	-	-	-
Charitable activities	7	16,266	129,078	17,036	<b>162,380</b>	229,127
<b>Total resources expended</b>	8	<b>16,266</b>	<b>129,078</b>	<b>17,036</b>	<b>162,380</b>	<b>229,127</b>
<b>Net income / (expenditure) for the year before transfers</b>		<b>138,083</b>	<b>51,583</b>	<b>(17,036)</b>	<b>172,630</b>	<b>(9,353)</b>
Gross transfers between funds		-	-	-	-	-
<b>Net income/(expenditure) for the year</b>		<b>138,083</b>	<b>51,583</b>	<b>(17,036)</b>	<b>172,630</b>	<b>(9,353)</b>
<b>RECONCILIATION OF FUNDS</b>						
Total funds brought forward		33,248	9,532	467,472	<b>510,252</b>	519,605
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>171,331</b>	<b>61,115</b>	<b>450,436</b>	<b>682,882</b>	<b>510,252</b>

There are no recognised gains or losses other than the net movement in funds for the above two financial years. All incoming resources and resources expended derive from continuing activities.

The notes form part of these financial statements

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**

**BALANCE SHEET**

At 31 March 2021

Registration Number: 3551273

		2021	2021	2021	2021	2020
		Unrestricted funds	Restricted funds	Designated Restricted funds	Total funds	Total funds
	Note	£	£	£	£	£
<b>FIXED ASSETS</b>						
Tangible assets	11	2,807	-	450,436	<b>453,243</b>	470,774
<b>CURRENT ASSETS</b>						
Debtors	12	-	-	-	-	-
Cash at bank and in hand	13	168,524	71,825	-	<b>240,349</b>	77,609
		<u>168,524</u>	<u>71,825</u>	<u>-</u>	<b><u>240,349</u></b>	<u>77,609</u>
<b>CREDITORS</b>						
Amounts falling due within one year	14	-	(10,710)	-	<b>(10,710)</b>	(38,131)
<b>NET CURRENT ASSETS</b>		<u>168,524</u>	<u>61,115</u>	<u>-</u>	<b><u>229,639</u></b>	<u>39,478</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>171,331</u>	<u>61,115</u>	<u>450,436</u>	<b><u>682,882</u></b>	<u>510,252</u>
<b>FUNDS</b>						
Unrestricted funds	15	171,331	-	-	<b>171,331</b>	33,248
Restricted funds		-	61,115	-	<b>61,115</b>	9,532
Designated		-	-	450,436	<b>450,436</b>	467,472
<b>TOTAL FUNDS</b>		<u>171,331</u>	<u>61,115</u>	<u>450,436</u>	<b><u>682,882</u></b>	<u>510,252</u>

For the year ending 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

**Directors' responsibilities**

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006
- The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

Date ..... 22-9-21 .....

Mrs S Patterson..... *Sharon Patterson*

The notes form part of these financial statements

## **1. ACCOUNTING POLICIES**

### **Accounting convention**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared under the historical cost convention, the Companies Act 2006, the Charities Act 2011 and 'Accounting and Reporting by Charities: Statement of Recommended Practice for Charities' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). The charity has taken advantage of the disclosure exemption in preparing these financial statements, as permitted by FRS 102, the requirements of Section 7 Statement of Cash Flows.

The accounts are prepared in sterling, which is the functional currency of the charity and monetary amounts in these financial statements are rounded to the nearest £.

### **Going Concern**

At the time of approving the accounts, the trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

### **Income**

#### **Incoming recognition**

All incoming resources are included on the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy

#### **Incoming Resources with Related Expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA

#### **Grants and Donations**

Grants and donations are only included in the SoFA when the Charity has unconditional entitlement to the resource.

#### **Contractual Income and Performance Related Grants**

This is only included in the SoFA once the related goods or services have been delivered.

#### **Volunteer Help**

The value of any voluntary help received is not included in the accounts.

#### **Investment Income**

This is included in the accounts when receivable.

### **Expenditure and Liabilities**

#### **Liability Recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure

### **Governance Costs**

These include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

### **Grants and Performance Conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specific service or output.

### **Grants payable without Performance Conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

### **Fixed assets for use by the Charity**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life. The following rates and methods are used:

Freehold land and buildings	- 2% on cost
Long leasehold land and buildings	- Amortised over a maximum of 50 years
Motor vehicles	- 25% reducing balance
Fixtures and fittings	- 15% reducing balance

All equipment, fixtures and fittings with an original cost of less than £500, are written off in the year in which the expenditure was incurred on the basis that due to the nature of the company's activities, there is no expectation that the cost of the assets will be recovered in the way of future revenues.

### **Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

### **Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

### **Taxation**

The charity is exempt from corporation tax on its charitable activities and is not registered for VAT. As a registered charity the company benefits from rates relief.

### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
For the year ended 31 March 2021

Note	INCOMING RESOURCES	2021	2021	2021	2021	2020
		Unrestricted	Restricted	Designated	Total	Total
<b>2</b>	<b>Donations &amp; legacies</b>	£	£	£	£	£
	Donations	32,802	-	-	<b>32,802</b>	3,500
	HMRC Job Retention	-	59,534	-	<b>59,534</b>	-
		<u>32,802</u>	<u>59,534</u>	<u>-</u>	<u><b>92,336</b></u>	<u>3,500</u>
<b>3</b>	<b>Charitable activities</b>	£	£	£	£	£
	Big Lottery	-	25,719	-	<b>25,719</b>	112,280
	Children In Need	-	30,360	-	<b>30,360</b>	29,563
	VRU	-	-	-	-	6,474
	Cobalt/Symphony	-	21,800	-	<b>21,800</b>	250
	Community Foundation	-	-	-	-	2,303
	Liverpool City Council	-	11,248	-	<b>11,248</b>	28,580
	MPAC	2,600	-	-	<b>2,600</b>	-
	LCVS	-	10,000	-	<b>10,000</b>	3,920
	Tudor Trust	-	22,000	-	<b>22,000</b>	20,000
	Other	107,398	-	-	<b>107,398</b>	5,068
		<u>109,998</u>	<u>121,127</u>	<u>-</u>	<u><b>231,125</b></u>	<u>208,438</u>
<b>4</b>	<b>Other trading activities</b>	£	£	£	£	£
	Youth Club	11,549	-	-	<b>11,549</b>	6,989
	Other	-	-	-	-	847
		<u>11,549</u>	<u>-</u>	<u>-</u>	<u><b>11,549</b></u>	<u>7,836</u>
<b>5</b>	<b>Investments</b>	£	£	£	£	£
	Bank interest receivable	-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
For the year ended 31 March 2021

Note	2021	2021	2021	2021	2020
	Unrestricted £	Restricted £	Designated £	Total £	Total £
<b>6 RESOURCES EXPENDED</b>					
<b>Raising funds</b>					
Other	-	-	-	-	-
	-	-	-	-	-
	2021	2021	2021	2021	2020
	Unrestricted	Restricted	Designated	Total	Total
	£	£	£	£	£
<b>7 Charitable activities</b>					
Activities	4,453	23,647	-	<b>28,100</b>	23,991
Bank Charges	142	-	-	<b>142</b>	201
Office Running Costs	930	-	-	<b>930</b>	1,078
Computer	-	-	-	-	900
Depreciation	495	-	17,036	<b>17,531</b>	17,841
Equipment	-	-	-	-	4,511
Insurance	2,833	-	-	<b>2,833</b>	3,161
Management Charge	(20,600)	20,600	-	-	-
Professional Fees	2,253	800	-	<b>3,053</b>	765
Repairs & Maintenance	8,711	-	-	<b>8,711</b>	10,338
Redundancy	-	-	-	-	13,627
Salaries	-	79,432	-	<b>79,432</b>	128,826
Sessional	440	-	-	<b>440</b>	-
Telephone	1,424	-	-	<b>1,424</b>	1,250
Training	-	-	-	-	66
Travel	277	4,599	-	<b>4,876</b>	3,718
Utilities	13,908	-	-	<b>13,908</b>	15,942
Governance	1,000	-	-	<b>1,000</b>	1,000
Other costs	-	-	-	-	1,912
	<b>16,266</b>	<b>129,078</b>	<b>17,036</b>	<b>162,380</b>	<b>229,127</b>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2021**

Note	Direct Charitable Expenditure	Support & Governance Costs	Total
	£	£	£
<b>8 Analysis of expenditure</b>			
Total expenditure in 2021	<b>123,812</b>	<b>38,568</b>	<b>162,380</b>
Total expenditure in 2020	174,677	<b>54,450</b>	229,127
<b>Analysed as follows:</b>	<b>2021</b>	2020	
<b>Direct Charitable Expenditure</b>	£	£	
Activities	<b>28,100</b>	23,991	
Depreciation	<b>17,531</b>	17,841	
Equipment	-	4,511	
Redundancy	-	13,627	
Salaries	<b>58,957</b>	94,981	
Sessional	<b>440</b>	-	
Training	-	66	
Travel	<b>4,876</b>	3,718	
Utilities	<b>13,908</b>	15,942	
	<b>123,812</b>	174,677	
<b>Support &amp; Governance Costs</b>			
Bank Charges	<b>142</b>	201	
Office Running Costs	<b>930</b>	1,078	
Computer	-	900	
Insurance	<b>2,833</b>	3,161	
Professional Fees	<b>3,053</b>	765	
Repairs & Maintenance	<b>8,711</b>	10,338	
Salaries	<b>20,475</b>	33,845	
Telephone	<b>1,424</b>	1,250	
Governance - see below	<b>1,000</b>	1,000	
Other costs	-	1,912	
	<b>38,568</b>	54,450	
<b>Fees for examination of the accounts</b>	<b>2021</b>	2020	
<b>Included in Governance costs</b>	£	£	
Independent examiner's fees	<b>300</b>	300	
Accountancy preparation of accounts	<b>700</b>	700	
	<b>1,000</b>	1,000	

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2021**

<b>Note</b>	<b>2021</b>	<b>2020</b>
<b>9 Staff Costs and Employees</b>	<b>£</b>	<b>£</b>
Wages and salaries	<b>78,537</b>	123,678
Social security costs	<b>895</b>	5,148
	<u><b>79,432</b></u>	<u>128,826</u>

No employee earned £60,000 or more during the year

The average number of employees during the year was :

	<b>2021</b>	<b>2020</b>
Charitable activities	<b>4</b>	8
Administration	<b>1</b>	1
	<u><b>5</b></u>	<u>9</u>

<b>10 Net Incoming / (Outgoing) Resources</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Net Resources are stated after charging :		
Payroll costs	<b>79,432</b>	128,826
Depreciation	<b>17,531</b>	17,841
Independent Examination fee	<b>300</b>	300
	<u><b>97,263</b></u>	<u>146,967</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2021**

**Note**

**11 Fixed Assets**

	Land and Buildings £	Fixtures & Fittings £	<b>Total</b> £
<b>Cost</b>			
At 1 April 2020	788,990	112,946	<b>901,936</b>
Disposals	-	-	-
Additions	-	-	-
At 31 March 2021	<u>788,990</u>	<u>112,946</u>	<u><b>901,936</b></u>
<b>Depreciation</b>			
At 1 April 2020	331,628	99,534	<b>431,162</b>
On Disposals	-	-	-
Charge for year	15,780	1,751	<b>17,531</b>
At 31 March 2021	<u>347,408</u>	<u>101,285</u>	<u><b>448,693</b></u>
<b>Net Book Value</b>			
At 31 March 2021	<b>441,582</b>	<b>11,661</b>	<b>453,243</b>
At 31 March 2020	457,362	13,412	470,774

The freehold land and buildings is the Ruby Youth Centre at Armill Rd, Liverpool L11. The Trustees believe that its value is not materially different to its carrying value as shown above.

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2021**

Note	2021	2020
<b>12 Debtors</b>	<b>£</b>	<b>£</b>
Trade debtors	-	-
Prepayments	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
	<b>2021</b>	<b>2020</b>
<b>13 Cash at bank and in hand</b>	<b>£</b>	<b>£</b>
Current Account	<b>240,349</b>	77,609
Petty Cash	-	-
	<u>-</u>	<u>-</u>
	<u><b>240,349</b></u>	<u>77,609</u>
	<b>2021</b>	<b>2020</b>
<b>14 Creditors : amounts falling due within one year</b>	<b>£</b>	<b>£</b>
Trade creditors	<b>1,663</b>	1,663
HM Revenue & Customs	<b>618</b>	2,868
Accruals	<b>8,429</b>	33,600
	<u><b>10,710</b></u>	<u>38,131</u>

**CROXTETH GEMS COMMUNITY ASSOCIATION (Limited by Guarantee)**  
**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**For the year ended 31 March 2021**

Note	Balance at				Balance at
15 Movement in Funds	31 March 2020	Incoming Resources	Resources Expended	Transfers In / (Out)	31 March 2021
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	33,248	154,349	(16,266)	-	171,331
<b>Restricted Funds</b>					
Big Lottery	4,599	-	(4,599)	-	-
Big Lottery	-	25,719	-	-	25,719
Children In Need	-	30,360	(14,227)	-	16,133
Cobalt	250	21,800	(22,050)	-	-
HMRC Job Retention	-	59,534	(59,534)	-	-
Liverpool City Council	4,683	11,248	(12,997)	-	2,934
LCVS	-	10,000	(10,000)	-	-
Tudor Trust 1	-	20,000	(5,671)	-	14,329
Tudor Trust 2	-	2,000	-	-	2,000
	9,532	180,661	(129,078)	-	61,115
<b>Designated Funds</b>					
Ruby Project	459,100	-	(15,780)	-	443,320
Multi-Use Games Area	8,372	-	(1,256)	-	7,116
	467,472	-	(17,036)	-	450,436
<b>Total Funds</b>	<b>510,252</b>	<b>335,010</b>	<b>(162,380)</b>	<b>-</b>	<b>682,882</b>

**16 Trustees' Expenses**

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020

**17 Capital Commitments**

The company had no capital commitments at 31 March 2021 (2020: None) either contracted for or authorised by the directors but not contracted for.

**18 Contingent Liabilities**

The company had the following contingent liability at 31 March 2021 & 31 March 2020:-  
As part of the fundraising process for the Ruby Building Project a grant of £250,000 was received from European Regional Development Fund. One of the conditions of this grant is that if the building is used for purposes other than those specified in the application, then some or all of the grant may be repayable at the donor's discretion.  
This condition applies until 2021.